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ABSTRACT

Arkansas Postsecondary Education Planning Commission analyzes and recommends possible ways of alleviating the problems of coordination and administration of student assistance procedures and programs in Arkansas postsecondary institutions. The Commission surveyed student aid directors and high school counselors in an attempt to reach an unbiased assessment of student financial needs. Major problem areas identified are poorly informed students; time lags and delays caused by federal procedures, guidelines and regulations; the forms used; and the lack of adequate student aid funds. Additional problems, recommendations, and conclusions are presented. (Author/KE)

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CONFRONTING STUDENT AID PROBLEMS IN ARKANSAS POSTSECONDARY EDUCATIONAL INSTITUTIONS

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EDUCATION PLANNING COMMISSION

LITTLE ROCK

JUNE, 1976

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DEPARTMENT OF HIGHER EDUCATION
122 NATIONAL OLD LINE BUILDING
LITTLE ROCK, ARKANSAS 72201

DAVID PRYOR
GOVERNOR

M. OLIN COCK
DIRECTOR

TELEPHONE:
371-1441
371-1442
371-1443
371-1444

June 30, 1976

The Honorable David Pryor
Office of the Governor
250 West Capitol
Little Rock, AR 72201

Dear Governor Pryor:

The Report, Confronting Student Aid Problems in Arkansas Postsecondary Institutions is presented to you by the Arkansas Postsecondary Education Planning Commission.

The primary purpose of the Report is to analyze and make recommendations toward the alleviation of problems of coordination and administration of student assistance application procedures and programs in Arkansas postsecondary institutions.

The Commission recognizes that the complexities of student assistance programs contribute to the problem of accessibility, which was a major issue identified at your Conference on Postsecondary Education, November 20-21, 1975, in Little Rock.

The Commission is grateful for your continued support, and trusts the Report will be of value to you in your study of Postsecondary Education Problems in Arkansas.

Respectfully submitted,

Henry Gschwend
Chairman

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PREFACE

Authorization

This report presents the Arkansas Postsecondary Education "1202" Planning Commission's findings and recommendations concerning the standardization, coordination and simplification of student aid programs in postsecondary educational institutions in the State. The "1202" Planning Commission elected to present this report in fulfillment of its planning objectives adopted May 2, 1975, at its semi-annual Commission meeting.

Acknowledgements

The Commission acknowledges the contributions of the student aid directors at the Arkansas postsecondary education institutions who took time away from their busy schedules to participate in this study. A list of the participating directors and their respective institutions may be found in Appendix A of this Report.

The Commission is also grateful to the Guidance and Counseling Section of the State Department of Education, and the high school counselors who responded to the survey of student aid problems they have encountered in their counseling activities.

INTRODUCTION

This report is the second document in the Commission's continuing interest in student aid programs in Arkansas. The first document, *A Report on Student Aid Needs Within the Postsecondary Education Community in Arkansas*[1], proved there is a demand for more student aid dollars in the State. In researching the financial needs, the Commission became aware of problems in other areas of student aid. The Commission elected to confront those problems because of its profound importance to citizens in the State who otherwise find an education beyond high school prohibitive or a great financial burden.

The Commission is assured there are sufficient numbers of postsecondary educational institutions, geographically located, which offer ample opportunities to citizens desiring to enter or continue their education beyond high school. The Commission is less than sure that all citizens in the State, who are capable and can benefit from a postsecondary education, are adequately assisted or encouraged to pursue these opportunities. The Commission authorized the staff to initiate a grass roots study of the student aid programs in Arkansas to identify and eliminate problems which might discourage a financially needy citizen from pursuing a post high school education.

The Commission staff contacted key members of the Arkansas Association of Financial Aid Administrators to determine a mutually acceptable approach to the study. The Director of the Commission appointed a Student Aid Advisory Committee to react to the proposed plans. (See Appendix B). The Committee approved the plans to support the Commission in a joint effort to identify problems and make recommendations. After two meetings with the Advisory Committee, the Commission sent a staff representative to the semi-annual workshop of the State Association of Financial Aid Administrators. The members were asked for their cooperation in the student aid study. The Association voiced its willingness to work with the Commission. The members further expressed a desire to consult with the Commission to serve as a liaison between the Association and the State and Federal decision making bodies.

The student aid directors representing all sectors of postsecondary education institutions were surveyed. A copy of the questionnaire, and the tabulated results may be found in Appendix C of this report.

To generate an unbiased report, the Commission invited the high school counselors to complete a questionnaire for their input to the study. The counselors were asked what problems they had encountered in assisting students applying for student aid. They were also asked to make recommendations which they thought would eliminate or ease those problems. A copy of the questionnaire is in Appendix D of this report.

The report includes the conclusions and recommendations of the Commission which were developed from the surveys and interviews with student aid directors and high school counselors, and studies on student aid made by other "1202" Commissions in the States. The report will be sent to State Legislators Congressmen, governmental agencies, presidents, chancellors, and student aid directors of postsecondary institutions, and administrators to which the recommendations are directed.

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[1] *A Report on Student Aid Needs Within the Postsecondary Education Community in Arkansas*, Arkansas Postsecondary Education Planning Commission, 401 National Old Line Building, Little Rock, Arkansas 72201, 1975.

SURVEY RESULTS FROM STUDENT AID DIRECTORS IN ARKANSAS

Sixty-four (64) questionnaires were sent to postsecondary education student aid administrators in Arkansas. Twenty-three (23) were sent to vocational-technical schools, (31) were sent to public and private higher education institutions and (10) were sent to proprietary schools.

Most of the vo-tech and proprietary schools are small and have limited student aid programs. Some of the proprietary schools reported they have no student aid. The administrators of these schools felt their participation would not significantly contribute to the study, and no completed questionnaires were received from them. There were 21 of the 64 questionnaires returned. Of those 21 returned, 14 replies were from public two and four-year colleges and universities, and 7 were from private two and four-year colleges and universities. The student aid directors were promised anonymity regarding their individual replies to encourage candid reporting.

Question 1: ***Please give the name of all the student aid application forms, by source, various students might possibly be asked to complete in your office.***

Results:

Names of Applications Used*	No. of Institutions Replying
Institutional Application	12
BEOG	11
ACT (FFS)	23
Institutional Scholarship	11
AREF	3
GSL or FISL	12
Independent Student Status Form	2
Student Affidavit Form	2
Institutional Loan Application	7
Arkansas State Scholarship	6
One Form for CWS, NDSL, SEOG	9
CWS only	4
Other forms (6)	4

All students would not be required to fill out all the forms. It is quite possible, however, that any given student might be required to complete several forms, depending on the number and types of aids available at the institution for which the applicant qualifies. In addition to the application form, some of the sources require other forms such as affidavits, employment applications, character and leadership statements, transcripts, promissory notes, acceptance agreements, student and family financial statements, social security release of information, other release of information statements, grade point averages, etc.

From question (1) the summary also showed at least two (2) institutions required eight (8) different forms which might be processed and the majority (9) had four (4) major application forms.

No. of Institutions	No. of Application Forms
3	2
2	3
9	4
2	5
3	6
2	8

*See Appendix E for definitions and explanations of abbreviations and terms used in this Report.

Conclusion (1):

Student aid applicants and directors are inundated by too many application forms, and there is too much paper work required by the individual sources of aid.

Question 2: ***Do you have one or more application form every student/applicant must complete to receive any kind of financial assistance?***

Results:

No. of Institutions	Reply
19	Yes
2	No

Conclusion (2):

Ninety percent of the institutions participating in the survey require every applicant to complete at least one common form.

Question 3: ***List what you dislike most about the application form(s) you use. (Please be specific, for an example, need to include maiden name if married female, or item number 3 is unnecessary, need clearer instructions to the student, etc.)***

Results:

PSE Institution	Comments
A	I dislike ACT, too lengthy, too detailed and too time consuming.
B	I dislike ACT, too complicated.
C	ACT, Institutional Data Sheet is not included in application envelope. It doesn't include items checked in red on our enclosed application.
D	Duplication of information on ACT, FFS, and Institutional Application.
E	Overall difficulty on IDS experienced by students. Duplication of information received on BEOG, FFS, and PCS. Duplication of notorization, do not need verification, we receive actual transcript.
F	The charges for using ACT need analysis.
G	Need more information on married and independent students.
H	Some information no longer needed.
I	Need standardization of Federal programs.
J	BEOG needs clearer instructions directing students and parents to sign three copies before mailing to college.
K	Student eligibility report from BEOG doesn't include necessary data for statistical reports.

L	Telephone number, name of program, and expected date of graduation not listed.
M	Application form does not ask for race. Turn around time is too long.
N-O	Left blank.
P	No comment.
Q, R, S, T, U	Happy with forms. Satisfied with forms or forms, are adequate.

Conclusion (3):

Many student aid directors find student application forms need revision. There is need for additional information, and there are some questions no longer needed. The directors also stated useless duplication of information on the forms should be deleted.

Question 4: ***List which application form(s) you like most and why?***

Results:

PSE Institution	Comments
A	BEOG, all we need is eligibility index.
B	ACT, includes all information needed in compact form.
C	Our own affidavits, they are simple and easy for students to complete.
D	Our own application because it is simple and gets needed information.
E	I like all these, (IDS, BEOG, FFS or PCS) with an aversion to the difficulties of students to understand IDS. I plan to adopt IDS to our own institution when time and ideas permit.
F	BEOG guidelines treat each student more uniformly.
G	ACT, more flexibility built into the system than with BEOG.
H	Our own basic application.
I	BEOG, students have little difficulty understanding it.
J	BEOG, simple yet has necessary information.
K	BEOG, short and easy to follow.
L	BEOG, short and simple.
M	No comment.

PSE Institution	Comments
N	I like current forms.
O	BEOG, simple.
P	BEOG, concise, well designed.
Q	BEOG, the print and spaces are large enough, has adequate instruction and simple to effect.
R	BEOG, short and simple.
S	No preference
T	ACT, FFS, concise, not redundant. Well designed and asks for minimum information.
U	I like our own general application form.

Conclusion (4):

Over fifty-two percent (52%) of the directors surveyed preferred BEOG, nineteen percent (19%) liked their own, (14%) preferred ACT, and 14% had no particular preference. The form a director prefers appears to be a matter of personal choice. The BEOG is liked because it is easier for the students, and the ACT is liked because directors find it comprehensive. Seventy-one percent (71%) of the directors preferred BEOG or their own devised form because of their simplicity, students' ability to understand and follow instructions, and general design of the forms. Those preferring ACT felt that it is more flexible and includes all the information necessary to determine an applicant's need. Neither of the forms were cited for possessing both simplicity and comprehensiveness.

Question 5a: ***Do you think it is possible to have one general application for all types of student aid other than the ones required for BEOG, (CSS, ACT, etc.)?***

Results:

No. of PSE Institutions	Replies
18	Yes
3	No

Conclusion (5):

Eighty-six percent (86%) of those surveyed agreed it is possible to have one general application form for all types of student aid.

Question 5b: ***Why do you think it is or isn't possible to have one general application form?***

Results:

PSE Institution	Comments on Those Institutions Replying Yes
A	Many of the questions on BEOG and FFS correlate and it would be easier to work from one form for eligibility.

B	In general we all need the same information and the Federal government is enacting guidelines which analysis systems will have to follow for us to be able to use them.
C	Basically all institutions gather the same information.
D	The National Task Force is working on this and it looks as if it can be done. We are asking the same information in order to meet Federal regulations.
E	If all aid is based upon need and/or scholarships how many ways can you measure this?
F	All information necessary for all institutions should be easily compiled in one application.
G	If an analysis of the application was made and all questions listed but not duplicated there could be one form for both the application and the needs analysis.
H	As long as the aid director can use his own judgment.
I	Eliminate paper work.
J, K, L	Yes, (but no reason why).
M	Yes, IDS would meet this requirement.
N	All applications request practically the same thing.
O	Especially yes for NDSL, BEOG, SEOG, and CWS.
P	Other states have used one application successfully. Requires all schools to make adjustments in data requested. All schools should be willing to give and take.
Q	The Institutional Data Sheet is the only application used at our institution.
R	It should control the flow of paper work.

PSE Institution	Comments of Those Replying No
A	Wide variety of information required for each type aid.
B	Procedures differ from school to school.
C	Organization of our office requires separate forms for each type of aid.

Conclusion (6):

The reasons given for why one general application form is possible appears to result from those student aid directors who have internal autonomy and flexibility. The institutions replying "no" are apparently restricted by their particular internal procedures rather than an unwillingness on their part to adopt one common data form.

Recommendation (1):

To alleviate the problems listed by student aid directors on survey items one thru five, the Commission recommends the U. S. Office of Education adopts the Student Common Data Form suggested by the Keppel National Task Force[1] for all Federally funded student aid programs. One form would significantly reduce paperwork and processing time for applicants. Applicants would be less confused and could understand and complete forms with greater speed and competency.

Question 6: ***Eliminating lack of sufficient personnel and budgeting, what are your greatest needs in the delivery system of getting assistance to current students and those who may be potential students and student aid consumers?***

PSI. Institution	Comments
A	Motivating students to apply for aid early so needs can be assured.
B	There needs to be less time lag between the initial application for aid and the actual awarding of the aid.
C	Motivating students to complete and submit required information.
D	Time of Federal award letter earlier in the year if possible.
E	Eliminating paper details, turn around time in obtaining materials such as printing materials for brochures, etc., complicated and sometimes ambiguous guidelines for various aids.
F	Cooperation of students in making early applications, and forward funding of Federal programs.
G	Lack of funds, especially for certain professional students.
H	Publicizing programs, standard level of funding, and complexity of the process.
I	Time lag between application and delivery.
J	Time delay, especially BEOG.
K	Better communications with school counselors to let students know about student aid.

[1]Draft Final Report, *National Task Force on Student Aid Problems*, Post Office Box 141, Brookdale, California 95007, March 24, 1975.

PSE Institution	Comments
L	Receiving applications too late, receiving Federal award letters for Federal funds available to students too late.
M	Computer services at our institution.
N	Not enough funds for all who apply.
O	Earlier notification by Federal government.
P	None.
Q	Enough lead time at least one year before awards are given.
R	Getting potential applicants to apply on time. Problem in reaching all potential students with materials.
S	We need a statewide deadline for all applications.
T	Greatest need is personnel and budgeting. The fact that too much time is demanded in completing questionnaires or reports concerning student aid that little time is left to provide information to students.
U	Getting students to meet deadlines.

Conclusion (7):

The four major problem areas listed by the institutions may be summarized as, *students; time lags and delays caused by Federal procedures, guidelines, and regulations; the forms used; and the lack of adequate aid funds.* Other problems mentioned were those involving information systems, especially in the areas of file maintenance and program reports.

A. The major problem to student aid directors is with the applicants. In a survey conducted in February 1975,[1] it was discovered that 56.4% of the Seniors had never heard about student aid. College recruiters, student aid directors, and high school counselors have made intense efforts to inform high school seniors about student aid. Brochures, college catalogs, radio, television, and other media have been widely used in Arkansas to reach students, but many students leave high school without any concrete knowledge about student aid.

A future high school survey taken later in the year would reduce the percentage of students replying that they did not know about student aid. However, February of the senior year is too late to begin informing and preparing students for postsecondary education decisions.

Another problem with students is motivating those who are informed to apply, and to apply on time for student aid. Once they begin the application process, many fail to complete the forms correctly, or return the forms. It is difficult to keep them involved until the actual award is made.

B. A second major area of concern listed by the student aid directors is the time lag or turn

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[1] *A Report on Student Aid Needs Within the Postsecondary Education Community in Arkansas, op. cit.*, Appendix F, p. 6.

around time from the initial application for aid to the final notification of whom gets what. Often, a director will make up the student aid package only to learn later a student received additional aid from a previously unknown source. It is a Federal law that no director can overaward the student's assessed need. The director must then revise the package and redistribute the funds.

There is expressed concern for the time it takes for the various agencies to return the results of their analysis and eligibility reports back to the student aid director.

C. A third major problem area reported in the student aid programs is Federal regulations and guidelines imposed on the states. It is anticipated the Keppel report will lead to revisions in the Federal Student Aid Programs.

D. The problems with forms have been adequately covered in previous recommendations, and information systems are covered on pages 15 and 21, of this report.

E. Lack of sufficient funds is another area of concern to the student aid administrators. The Commission proved there are unmet needs[1] and is in agreement with this conclusion.

Recommendation (2):

Postsecondary educational institutions should contact high school students in the beginning of the fall semester of their senior year, and the spring semester of their junior year. High school principals should encourage and allow postsecondary institutions to address the students at the above stated times.

For additional implementation of recommendation (2), see page 25 recommendation (27), of this report.

Recommendation (3):

To reduce time lags in the complete application process it is recommended that post-secondary education institutions require students to have applied for admission at the respective institutions as a prerequisite to processing an application for student aid at that institution. A student could change his mind, but he would be less likely to "shop around" to see where he could get more aid money. This takes valuable time away from the student aid personnel who process applications for hundreds of students each year who eventually decide to attend other institutions. Shopping around causes many students to make late applications to the institutions where they are finally admitted.

Recommendation (4):

The initial student aid application should be included with an admission package. This initial application should be a short form stating the student intends to, or has applied, for student aid. This would give the student aid directors a lead card to work from when the student is admitted.

Recommendation (5):

High school counselors and principals should have the seniors apply for student aid as soon as they are reasonably sure they will be attending a postsecondary education institution. Ideally, this would take place no later than March of the senior year. Simple records should be kept to determine who did not apply, and follow-up should be initiated on those students. This would give the counselors an opportunity to contact those students who may have missed or misunderstood informative sessions on student aid programs.

[1] *Ibid*, p. 47.

Recommendation (6):

It is recommended that agencies which process forms such as BEOG, ACT, CSS, etc., improve their procedures so that the turn around time is no more than 3 weeks from the time they receive the forms from the directors or the students to the return of the forms to the student or the directors. If these agencies cannot meet this time frame, they should consider expanding their resources or subcontract their work load. The Commission may consider a future recommendation that institutions use other sources, if the problem continues to be a major concern to the student aid directors.

Recommendation (7):

The Commission will withhold a recommendation concerning Federal regulations and guidelines to await the results of the recommendations of the National Task Force. It is the Commission's understanding that forward funding will be forthcoming for the 1976-77 school year. The Commission recommends forward funding. Student aid directors need to know the allocations they are to receive no later than December prior to the following fall semester.

Recommendation (8):

It is recommended that each student aid director continue to maintain accurate data to prove the need for more student aid funds at his institution. The Federal and State legislators need validation that such a need does exist. (Student aid directors contend they have accurate data on file, but the lack of electronic data processing services necessitates manual recall. Manual calculations reduce accuracy and displace valuable man-hours. See pages 15 and 21, for further elaboration of this problem.) In May of 1975, the Commission staff projected a minimum of $29,149,238 would be necessary for the academic year 1975-76, just to maintain current programs.[1]

A follow-up study has not been made to see if this need were met. The Commission is recommending a follow-up study in Fy 1977 to determine if the 1975-76 projected need was met, and if the funds were adequate.

The problem with forms has been adequately covered in previous recommendations. Information systems will be covered later in the Report.

Question 7: ***What are the major problems in the student aid application process, for both you and the student?***

Results:

PSE Institution	Comments
A	Early application for aid by student.
B	Time lag in analysis delivery. Number and length of forms (Students get tired of questions and do not answer all of them).
C	For student aid office, it is getting the student to complete required forms; for students it is obtaining information and completing various forms.
D	Students' failure to complete required application by required time.
E	Difficulty for students of following instructions on forms; turn around time between applications and determination of eligibility.

[1] *Ibid*, p. 47.

F	After initial packaging is completed you have to re-evaluate when late resources for students arise.
G	Seasonal work loads, complicated forms, numerous changes in programs and lack of information.
H	Complexity of process, standard level of funding.
I	Finding aid program most useful to the student.
J	Complicated forms, there should be one form for State and Federal programs.
K	Getting students to fill out and return forms.
L	Lateness of Federal allocations in some cases. Lateness of applications by students, students filling out applications incorrectly and/or returning applications.
M	Students' failure to follow instructions on applications, and to apply by appropriate deadline.
N	Incomplete applications.
O	Students understanding the many forms.
P	Time involved in need analysis, motivating students to apply properly and early enough to meet deadlines.
Q	Develop a system like BEOG-SER which can be altered during the year to allow for changes in income or assets or errors.
R	Getting students to read instructions properly. Problem with too much time needed to process applications.
S	Time lag between application and the student's award.
T	Getting student to complete the proper and necessary forms. There are too many people who know too little information about the student aid application process.
U	Failure of students to meet deadlines. Failure of students to turn in all forms at one time.

With very few exceptions student aid directors who listed different problems in question (6), stated their major problem was with the students in Question (7). In addition to problems discussed previously, those in Question (7) were; finding the aid program most useful to the student, too many people who know too little about the student aid application process, and the need for establishing a standard level of funding at each institution.

Conclusion (8):

An insufficient level of funding prevents student aid directors from providing each student with a student aid package more compatible to his or her needs. At the present level there are students and parents financially needy who are forced to go further into debt for educational loans. There are also students who are marginal academically who must accept employment, which takes away from their study time. The Commission recognizes the packaging process is one of the most important responsibilities of the student aid director. The adoption of a common data form would allow the student aid personnel to devote more time in counsel with the students concerning their financial and academic capabilities.

The purpose of student aid is to reduce barriers to the student, but often the type aid a student receives increases the barriers. Financial difficulties and study time displaced by employment are two factors often quoted as reasons for high attrition rates at the various institutions.

Conclusion (9):

The budgets and projected number of aid participants calculated at each institution determine the level of funding the institution receives. There are budget limits established by Federal guidelines, but some institutions submit lower budgets. This practice allows the institution to divide the student aid "pie" among more students but decreases the total allocations at these institutions.

Conclusion (10):

The Commission agrees with the director who said "There are too many people who know too little information about the student aid application process." This is one of the deciding factors which motivated the Commission to study the student aid field. The Postsecondary Education Directory, proposed quarterly newsletter, and the two student aid reports are four projects the Commission has adopted to disseminate information about student aid.

Recommendation (9):

The student aid directors who do not have written criteria and guidelines for packaging student aid, are encouraged to adopt them. The Commission also recommends those directors develop a rationale for academic and financial limits relative to the maximum hours of employment and/or amount of indebtedness a student might possibly tolerate. Experienced student aid directors have the expertise to know generally what these tolerances are, but new directors find packaging a dilemma. Every student aid director should have a set of written policies and procedures including packaging guidelines to effect more uniform practices in student aid administration.

Recommendation (10):

The Commission recommends increased efforts and more effective means of educating the general public about student aid. The need is more dramatic in remote areas of the State, in those high schools where there are no counselors and in high schools where the student population has a high percentage of minority groups. There are several high schools which have all three of these disadvantages. Therefore, it is further recommended the postsecondary education institutions identify such schools, and make a concentrated effort to reach students in those schools. The Guidance and Counseling Section of the State Department of Education will provide a list of those schools upon request. Special efforts will be made by the Commis-

sion staff to distribute Commission publications to Arkansas high schools lacking in counselors, having high minority student populations, and located in outlying regions of the State.

Question 8: ***Do you have a set of procedures you follow to process an applicant for student aid?***

Results:

No. of PSE Institutions	Replies
14	Yes
7	No

Conclusion (11):

Thirty-three percent of student aid directors surveyed reported they did not have a set of written procedures to follow to process an applicant for student aid. One student aid director reporting he did have a set of procedures submitted a copy of his policies and procedures manual to the Commission staff. The manual is outstanding and meets Management by Objectives criteria for policies and procedures manual construction. The manual submitted is so complete and organized in such a manner, any incoming director could implement a student aid program with minimum need for additional orientation. Any new employee in the student aid office would have in his or her possession a quick reference to almost any question that might arise. Those directors interested in receiving a copy of the policies and procedures manual may write to the Director of the "1202" Commission and request a copy. The manual is so arranged it could be adapted to any student aid office in a relatively short period of time. The Commission concludes that such a manual is an invaluable and necessary tool for efficient student aid administration.

Recommendation (11):

The Commission highly recommends that those student aid directors who do not have a policies and procedures manual should consider this in their priorities for the coming year.

Question 9: ***Do you have a set of procedures for students to follow who wish to apply for student aid?***

Results:

No. of PSE Institutions	Replies
17	Yes
3	No
1	In process of revision

Conclusion (12):

Eighty-six percent of those student aid directors surveyed reported they had a set of procedures for students to follow or is in the process of revising current procedures. Of those directors replying "Yes", four submitted copies of their written procedures. The Commission staff reviewed brochures and admission packets from the surveyed institutions, and found clear procedures for applying for student aid were included at ninety percent of the institutions.

Recommendation (12):

The Commission recommends that all postsecondary education institutions include in their catalog or information packet, a step by step set of procedures for students interested in

applying for student aid. The student aid offices which do not have written procedures for students to follow should develop such procedures and make them available to the applicants.

Question 10: ***Are you required to project number and/or amounts of various student aid your students will probably consume each year?***

Results:

No. of PSE Institutions	Replies
15	Yes
6	No

Conclusion (13):

After further investigation into this question the Commission found that those replying "Yes" were referring to their annual application for Federal funds. Those replying "No" do make a projection for Federal funds, but none of the directors reported they estimated or projected the total amount of student aid which would be needed at the various institutions. It is quite possible student aid directors will be required to develop a more accurate rationale for projecting all student aid funds to acquire and maintain more credibility in proving the State does indeed have unmet student aid needs.

Recommendation (13):

Each institution, not participating in Federal, campus based programs, should develop a system for projecting all funds needed for the coming year. The Department of Higher Education has made student enrollment projections for State colleges and universities, which have proven functionally accurate. Expected enrollment times current per student usage of student aid is a simple method if funding is expected to remain fairly stable. A more accurate method is the Aggregate Needs Analysis (ANA). It has been used by many states to determine the student aid needs.

Every state department is required to submit biennial budgets, which is the expected expenditures of that department. Projected services (student aid) is the justification for requesting additional staff, money, and other resources. A pre-stated objective provides a basis for measuring how effective the work activities were, and determining if the objectives were realistic. If the projected student aid needs were not met the student aid director should have visible proof of the constraints which prevented meeting the objectives.

Question 11: ***Are you required to submit to your supervisor, or department head, periodic reports of the amounts, types of aid, number of students, etc.?***

Results:

No. of PSE Institutions	Replies
8	Yes
13	No

Conclusion (14):

A management system is ineffective if there are no projected objectives and there are no provisions to justify and measure how effectively those objectives are met. The Commission concludes no program can reach its full potential without established criteria for evaluating the expected results. The Commission further concludes the omission of this management tool is not the responsibility of the student aid director but it is the failure of the immediate supervisor to include this activity as part of his or her managerial responsibilities. The

development and implementation of criteria for measuring predetermined goals allow self-evaluation to the director, and provide the supervisor objective means of evaluating job performance. The director can substantiate the expressed need for additional resources such as operating budgets, additional staff, and/or more student aid through a well-planned evaluation system.

Recommendation (14):

At those institutions where reports are not required, the Commission recommends the student aid directors voluntarily initiate reports to be submitted to their supervisors or department heads on a regular basis. The student aid directors would receive more visibility and credibility to their professional standing at the institution, as well as provide an excellent management tool for themselves.

Question 12: ***How often and which month(s) are the reports due?***

Results:

No. of PSE Institutions	Periodicity of Reports
4	annually
2	monthly
1	weekly
2	no answer

Conclusion (15):

Most directors who are required to submit reports to their supervisors, stated they did so annually. Their annual report is the fiscal operating report required by the Federal government. Those institutions replying "Yes" did not indicate they included additional student aid programs other than those required by the Federal government.

Recommendation (15):

At those institutions where periodic reports are required, the Commission recommends the continuation of the reports. The Commission is more favorable toward quarterly rather than monthly, weekly, or annual reports. A weekly or monthly report is unduly burdensome in such a vast program as student aid. An annual report often does not reflect inadequacies until it is too late. Annual reporting requires the compiling of large figures at one time, rather than having smaller totals to work with at the end of the reporting period. The quarterly system coincides with the fiscal cycles followed by most Federal and State governmental agencies.

Question 13: ***Check the following areas which are currently, or soon to be maintained by electronic data processing.***

	Yes	No	No answer
a. General Student Records File			
b. Student aid applicants			
c. Financial (operating and other management reports)			
d. Type and amount of assistance by student			
e. Classification of student (academic and need)			
f. Other (list)			

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Results:

Student Aid Records Electronically Processed at PSE Institutions

Type of Records	Replies		
	Yes	No	No answer
a. General Student Records File	8	13	0
b. Student aid applicants	6	14	1
c. Financial (operating and other management reports)	10	11	0
d. Type and amount of student aid by student	9	11	1
e. Classification of student	12	9	0
f. Other, list	4	1	16

1. Race, sex, geographic location of students, permanent residence
2. All information concerning the student
3. Veteran, county of residence, sex, name
4. Model income level

Conclusion (16):

The Commission recognizes a comprehensive computerized financial aids system is costly and may be unobtainable for the smaller institutions at this time. Usually, the smaller the institution the greater the need for relieving limited staff from routine record keeping, which is compatible to electronic data processing. The Commission believes student aid programs are ideally suited for computer usage. The smaller institutions may find it feasible to contract out those programs which their data processing department cannot support. Eliminating manual record keeping will provide the student aid staff with more time to counsel with the applicants to discuss their individual needs. This issue is discussed further on page 21 of this report.

Recommendation (16):

The Commission recommends that institutions re-evaluate priorities and assist the student aid directors in developing programs to convert manually kept records to their computer systems.

Question 14: ***Do you feel there is a need for a program information exchange center for student aid directors in Arkansas? If yes, what type information or operational assistance do you need?***

Results:

No. of PSE Institutions	Replies
10	Yes
10	No
1	No answer

Conclusion (17):

Those institutions who qualify their answers gave the same reason for answering "No" as those who answered "Yes". Those who answered "No" stated, "the Arkansas Association of Financial Aid Administrators is already in existence, can, and does serve as a vehicle for the exchange of information." It was further stated that any program should have as its core this Organization. Those directors who said yes qualified their statements by giving specific needs but further stated these needs should be met by the State Financial Aid Administrators Association. Some of the directors felt this particular aspect of the Association was lacking.

The Association has no paid staff. Information is disseminated at the two State meetings and one regional meeting, but the student aid directors in Arkansas would like to see an ongoing program whereby information is disseminated and coordinated throughout the year.

Those student aid directors who replied "yes" to question 14 listed the following information they needed to do a better job.

1. Exchange of ideas on systems and procedures.
2. We need information on all aid available, where to obtain information and procedures for application.
3. Organizational ideas.
4. Source of aid procedures for securing student aid. New program trends in financing.
5. Dispensing forms primarily.
6. We need to know what other aid officers are doing.
7. Should be done through SAFAA.
8. We need standardized data forms especially for Federal programs.
9. We need someone who could keep well enough informed to interpret Federal guidelines and policies.
10. We need to get new ideas or concepts that are being used by other Financial aid directors.

The student aid directors all agree there is a need for a program information exchange center. They believe this need should be met by the State Association of Financial Aid Administrators. The Commission will help fill this information gap through its quarterly newsletter and Directory.

Recommendation (17):

It is recommended the State Association of Financial Aid Administrators establish a plan to keep its members informed during the interim between meetings. A monthly Presidential memo is an expedient, yet relatively inexpensive vehicle the members might consider.

It is further recommended that Student Aid Directors at each institution submit news articles to be included in the Commission's quarterly newsletter. The Commission also encourages every postsecondary education institution to submit updated information for the annual *Directory of Postsecondary Educational Opportunities in Arkansas.*

Question 15: ***Do you feel there is need for more coordination among the student aid administrators in the postsecondary education institutions in Arkansas?***

Results:

No. of PSE Institutions	Replies
13	Yes
7	No
1	Uncertain

Conclusion (18):

Almost 62% of those student aid directors surveyed felt there is a need for more coordination among the student aid administrators. Experienced directors are so well-acquainted with the program and methods of obtaining information about the program they do not feel the need for better coordination as intensely as the new and less experienced student aid directors. At many of the institutions the student aid program is only one of the many responsibilities a staff member may have. At smaller institutions many directors find little time for program development. They do well to process applicants, keep records, make awards, and apply for funds.

The larger institutions are in a position to recruit and employ experienced directors from other institutions. The smaller institutions must often hire personnel who have related experience but no specific financial aid experience. The inexperienced directors presently must rely on their fellow student aid directors, trial and error, and what they can absorb from Federal guidelines and other printed materials. New directors have very little time to learn their profession before registration begins.

Recommendation (18):

The Commission recommends the State Association of Financial Aid Administrators study and plan for implementation of the recommendations proposed by the student aid directors surveyed. **Question 16** of the survey asks "What recommendations do you have for making better coordination possible?" The Following recommendations are those of the directors surveyed.

1. Hold semi-annual seminars.
2. One and two day quarterly workshops and/or summer institutes.
3. Inter-agency financial aid publications, perhaps quarterly.
4. Each institution use the BEOG information for making financial aid awards.
5. Provide a list of financial aid officers in local areas along with telephone number for those who wish to contact others. It would be helpful to individuals new in the business. Two or three workshops may be helpful.
6. An annual meeting, and two regional seminars or workshops.
7. Having a single financial aid form to begin with.
8. Come up with a standardized operation.
9. More frequent workshops for exchange of ideas among financial aid administrators.
10. Improve leadership of the Student Aid Association and work closer with the Department of Higher Education.
11. Need to form a political arm to see that our State receives a higher percent of panel awards and State legislation and programs reflect our needs.
12. One application. All should have the same cut-off dates and award dates.
13. Working together closer.

Question 17: ***Would you be willing to serve on a committee to recommend ways to solve some of the problems in student aid and propose a plan for the standardization, coordination, and simplification of student aid programs?***

Results:

No. of PSE Institutions	Replies
17	Yes
3	No
1	Maybe

Conclusion (19):

Eighty-one percent of the student aid directors stated they would be willing to serve on a committee to recommend ways to solve some of the problems in student aid. The positive response is encouraging to the Commission because it indicates a desire on the part of the directors to recognize their problems and deal with them. The Commission believes an organized effort by the directors to find solutions to their problems will produce remarkable results.

Recommendation (19):

The Commission recommends a committee composed of student aid directors from all

post-secondary education institutions be formed. The committee's purpose would be to reply to, and follow-up on recommendations made as a result of this study, and serve as a liaison between the Commission and the student aid directors at the PSE institutions in the State.

Question 18: ***The Commission wishes to coordinate its projects with your work schedule. Which months during the year would you be most able to attend a two-day workshop, or attend a one-day committee meeting?***

Results:

Preferred Month	Order of Preference
November	1
February	2
March	3
April	4
October	5

Conclusion (20):

Question 18 was asked for two reasons. The Commission has received complaints from the directors about the timing of surveys sent to them. The Commission is new and the activities have begun each July and ended the following June to meet Federal deadlines. The surveys have been reaching the directors at a time when they are busy with Federal reports and student registration. To coordinate the Commission's projects more closely with the directors' work schedule the Commission has elected to send surveys at a time more convenient to the directors. Secondly, the Commission staff can plan workshops and meetings at a time more convenient to the directors.

Recommendation (20):

During fiscal year 1977 the Commission will coordinate surveys and committee meetings during the months of February, March, April, October or November.

There were only three additional comments made in the space allowed for "further comments". Those comments were:

1. Please reschedule the Department of Higher Education's input time for questionnaires of this sort. Student aid administrators are extremely busy from July 1 to November. November and December would be better for us and greatly appreciated by the aid community.
2. We must make a greater effort to identify problems and make a professional effort to collectively solve them. We need to work together to have a stronger voice in State and Federal legislation concerning student financial aid.
3. Data from this type of questionnaire could be gathered in a more preferred manner such as a seminar setting of groups of student aid administrators. Too much time is required for aid administrators in completing forms, questionnaires, and reports; time that should be spent with students, counselors, etc.

Conclusions and recommendations concerning these three comments have been made throughout the report. The Commission feels if the recommendations of this report are implemented, these issues will be resolved.

ISSUES AND RECOMMENDATIONS FROM MEMBERS OF THE STUDENT AID ADVISORY COMMITTEE

The President and immediate past President of the State Association of Financial Aid Administrators met with the Commission to review the results of the survey. Out of that meeting came six major issues to be presented in this report. The following section of this report contains the issues, conclusions, and recommendations made by those present at the meeting.

(1) Lack of Input to Drafting Student Aid Legislation

At the September 18-19, 1975, State semi-annual workshop sponsored by the Arkansas Association of Financial Administrators, the members discussed the need to be included in the drafting of State legislation concerning student aid programs. The members said they could be very beneficial in drafting student aid legislation because they would be most likely to anticipate implementation problems which might not occur to those not so familiar with the complexities of student aid.

The Association referred to two (2) student aid bills passed during the 1975 session which were presenting problems to those responsible for administering the programs. The Association members maintained they could have prevented these problems had their advice been solicited during the drafting of the bill. They stated that they are called in after the bills have been passed to help determine ways to resolve problems which could have been prevented had they been consulted.

The members expressed their desire to offer their expertise. The President of the Association suggested the members appoint either a member or a small committee to represent the Association at future legislative sessions when student aid bills were being drafted. The members also stated the support of the Postsecondary Education Planning Commission would be helpful in their efforts.

Conclusion (21):

Student aid directors of postsecondary education institutions in Arkansas maintain they should be consulted in drafting student aid legislation.

Recommendation (21):

The Arkansas Association of Financial Aid Administrators should appoint a three member committee to study and make suggestions concerning future student aid legislation. It is suggested that the mechanism for implementing this recommendation should be discussed with their area legislators, college presidents, and the Director of the Postsecondary Education Planning Commission.

(2) Duplicity and Other Problems in the Application Process and Awarding Student Aid

These issues have been addressed throughout the report. The student aid directors recognize these problems are obstacles to them, and are instrumental in discouraging students to complete the application process.

The conclusions and recommendation are basically the same as those presented previously in this report. The directors are willing to try the common data form proposed by the National Task Force. The directors are also willing to design their own form if the common data form proves inadequate or too cumbersome.

(3) Students' Failure to Complete Applications Adequately and Return Applications

The Commission has made recommendations to alleviate this problem on pages 25 thru 26 of this report. The recommendations were read to those members of the Student Aid Advisory Committee. The Committee members agreed these recommendations would be invaluable for the elimination of the problems they encounter in motivating students to adequately complete the application process. The student aid directors support the recommendation made by the Commission.

(4) Need for Coordinating Student Aid Activities Among the Postsecondary Education Institutions in Arkansas

The President of the Arkansas Association of Financial Aid Administrators has plans for an intense training program for student aid directors in Arkansas. He is in the process of developing the program.

On October 6, 1975, the President appointed a five member committee to study the issues of certification for financial aid administrators. In his memo to the committee he stated two facts: "(1) Certification is coming, (2) Do we want to establish as a state association our own procedures, or do we want someone else to do it for us?" Attached to the memo was a thirty-one page discussion paper entitled *The Professionalization of the Financial Aid Administrator*[1]. The paper includes a statement toward eliminating problems of poor financial aid administration and a three plank proposal for the certification process. The paper presents highly detailed information on criteria and procedures for becoming certified.

The President plans to discuss and possibly act on the issue of certification at the Association's spring meeting to be held in Little Rock.

Conclusion (22):

Requirement for certification of student aid directors presents problems of great concern, but would significantly contribute to the coordination of student aid activities in Arkansas.

Recommendation (22):

The Arkansas Association of Financial Aid Administrators should continue its work to establish criteria and procedures for certification of student aid directors in the State. It is further recommended the Association become the certifying agency. The Association should select a certification committee which is representative of all postsecondary education institutions in the State to provide input from vo-tech schools, proprietary schools and higher education.

(5) Amend Legislation Concerning Arkansas State Scholarship Programs and Simplify the Application Process

The Student Aid Advisory Committee has been meeting and discussing the problems in these areas. By the time the report is concluded, many of the problems may have been eliminated. Members of the Arkansas Association of Student Aid Administrators have expressed an interest and desire to make their suggestions known to correct these problems. The Director of the Postsecondary Education Planning Commission suggested the President and/or other members of the Association study Act 238 of 1975 and write their recommendations to him. The President agreed to follow through on that suggestion.

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[1]Discussion paper presented to the National Association of Student Financial Aid Administrators by Mrs. Gene S. Miller, *The Professionalization of the Financial Aid Administrator,* Aspen, Colorado, July, 1975.

Conclusion (23):

Members of the Arkansas Association of Student Aid Directors have expressed dissatisfaction with parts of Act 238 of 1975, which established the Arkansas State Scholarship Program. The student aid directors are also dissatisfied with the application process.

Recommendation (23):

The President of the Arkansas Association of Student Aid Directors should appoint a committee to make recommendations concerning the legislation and application procedures for the Arkansas State Scholarship Program. The recommendations are to be presented to the Director of the Postsecondary Education Planning Commission.

(6) There is a Need to Establish Computerized Reporting and Record Maintenance Systems, Beginning With the Application Through Collection

Reports and other data are requested from the student aid office on the average of at least 10 to 12 times throughout the year. Each requesting agency requires the data to be gathered to meet its special needs. Some may want data by race, some by classification of student/recipient, some by type program and numerous other categorical divisions. Examples of those agencies requesting data are: SREB, ACE, Federal government for fiscal operation annual application for funds, the Department of Higher Education, the Arkansas Postsecondary Education Commission, Legislative Council, private individuals conducting research for dissertations and thesis, the institutions' own administration, and other governmental and private agencies conducting research. A major problem is maintaining and reporting duplicated and unduplicated awards.

Earlier in the report, one student aid director at one of the larger institutions was quoted as saying he spent so much time filling out surveys, reports, and qeustionnaires he had little time left to devote to the student. That same director reported nothing at all was electronically processed at his institution.

Although there are adequate data processing departments in some of the institutions, the student aid directors state they have difficulty in establishing priorities for their needs. Many of the institutions lack adequate resources for writing programs to mechanize the financial aid area. The student aid directors asked the "1202" Commission to study the possibility of providing a consultant to develop a computerized financial aid system relative to student aid activities.

Conclusion (24):

Many of the student aid directors at the postsecondary educational institutions need consultation and assistance in developing a computerized management information system. Institutional priorities, and lack of adequate resources prevent the student aid directors from addressing themselves to this problem.

Recommendation (24):

The Arkansas Postsecondary Education Planning Commission will request the Department of Higher Education to consider the feasibility of procuring the services of its Coordinator of Data Processing for consultation and advice toward establishing a computerized financial aids system compatible to student aid activities. The Coordinator is well-acquainted with higher education data operations and has participated in studies and programs concerning student personnel data.

Other Comments, Conclusions and Recommendations:

The survey and the above six issues were further discussed at a meeting with the Vice-President of the Arkansas Association of Financial Aid Administrators and two other student aid directors from postsecondary educational institutions in the State.

The second group, included one member of the Student Aid Advisory Committee, representing a small private college. One member represented a local proprietary school, which is a part of a chain of proprietary schools, and houses its student aid activities at a central location out of state. In attendance, was a director from a vo-tech school in its first year of attaining accreditation to receive BEOG funds. Because of the types of postsecondary institutions represented their problems were not as complex as those listed elsewhere in the survey. They agreed some of these problems applied to them but many of them did not. From this second group came two additional issues which were requested to be included in the report. They are presented in the following discussion.

(1) College Work-Study and Other Student Aid Remaining Unused

The college work-study and other student aid funds are often unawarded in some of the State postsecondary education institutions, while other institutions in the State have a need for these funds. One student aid director reported the decision to reallocate these funds among institutions is not covered by an established Federal guideline. The directors are notified each year if reallocation or redistribution of these funds at the institutions within the State will be allowed. The notification that redistribution will be allowed has been given at the semi-annual meeting of the Association of Financial Aid Administrators. The administrators who need funds contact those administrators who have unawarded fund to de-obligate and make informal agreements. Since all student aid directors do not attend these meetings, some institutions may not know of the availability of the de-obligated funds and the provision for reallocation.

Conclusion (25):

Allowing de-obligation of funds for redistribution within the State is not an established procedure. The present procedure is loosely defined and retards good financial aid administration. The institutions which underestimate their needs are sometimes penalized unnecessarily.

Recommendation (25):

The student aid directors recommend Federal legislation which will allow postsecondary educational institutions to de-obligate unawarded funds and make them available to other institutions within the State who need these funds. The Postsecondary Education Planning Commission will make this recommendation known to HEW, Washington, U. S. Office of Education, via this report.

(2) Varying Hourly Pay Rates for College Work-Study Participants

There are Federal laws which determine the minimum and maximum hourly wage for CWS participants. The hourly rate possible at any institution is necessarily determined by the amount of funds available and the number of students times hours worked.

$$\frac{\text{Total amount CWS}}{\text{No. participants x hours worked}} = \text{Maximum hourly rate}$$

In many of the institutions the number of participants in the CWS program is so great they must be paid only the minimum allowed. Other institutions have fewer students and can pay up to the maximum per hour. If a student discovers he can receive more money at one institution than at another the enticement may be a deciding factor in the final choice of which institution to attend. The only reason students should receive more CWS money (and other Federal or State assistance) at one institution versus another is because the cost of attending the institution is greater. Students often do not consider the cost factor relative to the amount of assistance they are told they may receive.

Conclusion (26):

Varying CWS hourly rates among institutions should be the direct result of higher educational costs, rather than fortuitous allocations.

Recommendation (26):

College Work-Study funds or any Federally or State supported assistance should not be used for recruiting purposes. Federal legislation allowing states to de-obligate and re-allocate CWS monies would aid in alleviating this problem.

RESULTS OF THE HIGH SCHOOL COUNSELORS' SURVEY

The Commission is aware there are problems in student aid which the student aid directors do not directly encounter. To provide an unbiased report, the Commission asked the high school counselors what they perceived as problems.

The Director of the Guidance and Counseling Section of the State Department of Education collaborated with the Commission staff to develop a questionnaire to be distributed to the counselors. (A copy of the questionnaire may be found in Appendix D of this report.) The staff made a random selection of ten secondary school counselors in the State, who were contacted by telephone and asked to list those issues which present problems to them. Fourteen problems resulted from telephone calls. These problems were listed on the questionnaire with instructions to rate them numerically by order of importance.

The first four items in the questionnaire were asked to give the staff some general information about the student population of the counselors' school surveyed. The remainder of the questionnaire deals directly with student aid problems.

Fifty questionnaires were distributed to counselors attending the Thirtieth Annual Arkansas School Counselors Conference in Hot Springs, Arkansas, on October 24, 1975. A Commission staff member went through each item to explain the purpose of the questionnaire, and give instructions for completing the questionnaire. Thirty-one of the questionnaires were returned and the following section of this report presents the results.

Question 1. ***What grade level do you counsel?*** ____ ***Senior*** ____ ***Junior*** ____***Sophomore***

Results:

Replies	No. of Counselors
Seniors, juniors and sophomores	20
Seniors only	10
Juniors and freshmen	1

Question 2. *What percent of your Seniors continue their education beyond high school?* ____%

Results:

Percentage of attendance expected	No. of Counselors Replying
0-20	2
21-30	2
31-40	6
41-50	11
51-60	6
61-70	3
71-80	0
81-90	0
91-92	1

Question 3. *What percent of those entering a postsecondary education institution choose the following?*

_____ 4 year public college or university
_____ 4 year private college or university
_____ 2 year private college or university
_____ Proprietary school
_____ Community or 2 year public
_____ Vo-tech school

Results:

Type postsecondary education institution chosen	Percentage
Higher education	84.0
Proprietary schools	.3
Vo-tech schools	15.7

Question 4. *How many of the seniors apply for student aid?* _____ *Number* _____ *Percent*

Results:

No. of Counselors	No. of students	Percent of seniors enrolled
18	725	53.7
13	NA	NA

Over 99 percent of the counselors surveyed were responsible for counseling senior year students. The majority of the counselors estimated at least forty to fifty percent of their seniors would continue their education beyond high school. They estimated approximately 54% of those seniors would apply for student aid. The counselors estimated 84% of the students would enter some institution of higher education, including two and four year public and private colleges and universities and community colleges. The counselors estimated 15.7% of the seniors would attend a State vo-tech school and .3% would enroll in a proprietary school. The greatest percent of the State's student aid programs is at the higher education institutions, which imposes a large responsibility on the counselors to inform students about student aid.

It is evident the seniors have a great need for guidance in selecting the student aid program most suitable to their individual circumstances. This need is only partially met. In a survey made to seniors graduating in 1975, the following facts were learned:[1]

1) 56.4% of the seniors did not know about student aid.
2) 51.8% planned to apply for student aid.
3) 36.6% did not know what type aid they would need.

[1] *A Report on Student Aid Needs Within the Postsecondary Education Community, op. cit.*, Appendix F, P. 2, 6.

4) 71.6% did not answer or did not know what percent of the cost of their education would be needed from sources outside their family.
5) Of those students who had learned about student aid, 31.5% said they obtained their information from the high school they attended.

According to the Director of the Guidance and Counseling Section of the State Department of Education, each counselor has an average case load between 450 and 500 students. Those high schools approved by the North Central Association of Secondary Schools and Colleges may maintain a maximum case load of 450 students per counselor and receive accreditation. The State-rated schools are allowed a case load of 500 students. Most counselors have additional responsibilities such as teaching, scheduling classes, handling disciplinary matters, and maintaining student records.

The minimum number of actual school days approved by North Central is 175. Hypothetically, a counselor with a case load of 450 students conducting six hours per day of straight counseling, would allow each student a minimum of 2.3 hours of counseling time during his or her entire senior year. In the above hypothetical case it is assumed the counselor has no other duties, attends no workshops for professional growth, and has the stamina to counsel continuously throughout the day.

The counselors' heavy caseloads force many of them to address their efforts primarily toward students who are most academically and/or financially capable of attending a postsecondary education institution. Many of the socio-economically and academically disadvantaged students do not envision postsecondary educational opportunities as a reality in their world.

Conclusion (27): Seniors in public schools vitally need more information and assistance relative to the student aid programs available at the postsecondary education institutions. Counselors are the logical source to meet their needs, but the heavy case loads and other responsibilities prevent them from committing the time necessary to effectively reach every student. The underachiever, socio-economically disadvantaged, and educationally inexperienced students need intense, one to one counseling and exposure to postsecondary educational opportunities.

Recommendation (27):

As a future solution to this problem, the Commission recommends high school administrators consider the merits of a special course in the fall semester of the senior year. A possible title for the course might be Academic, Training, and Career Goals. The curriculum should include 1) Identifying and studying opportunities in these three areas, 2) Utilizing resource people to come to the classroom to inform the seniors about opportunities which are open to them, what the qualifications and criteria are for the area they choose, and how to go about reaching their goals. Resource people would be representative of the private business community, State, Federal and local government, and postsecondary education institutions. 3) Conduct exercises in filling out student aid applications, applications for employment, admission forms to the various postsecondary education institutions, letters requesting interviews, etc., 4) Provide information about interviewing techniques and incorporate role-playing to develop interviewing skills, 5) Inform the student how to go about finding information concerning the various opportunities.

Each student should be instructed to commit himself to one goal and make a contract with the teacher to follow it. See Appendix F for a suggested contract and procedures form. The contract would be for a training exercise only, and it is not suggested a student actually commit himself to any area legally or irreversibly. The contract should have a statement of the student's goal, what resources were used to research his goal, forms completed to make applications, and personal contacts made during the project. After initial research, if the student finds he has made an unrealistic or unobtainable goal, he would meet with his teacher. It may be the student needs further information to learn how the goal can be reached. (For instance, if the goal is to pursue a postsecondary education and the student learns he or she

cannot afford it, he or she will be apprised of the student aid programs available at the postsecondary education institution.) If it is determined the goal is unobtainable the contract would be voided and the student and teacher would sign another. The contract should include reasons why the student did or did not follow through on the goal statement. Parents should be included to encourage their participation in the project.

The Commission is confident this type of instruction in the senior year will significantly alleviate problems with students, which the student aid directors and counselors are now confronted.

An alternative or more immediate recommendation for alleviating the problem is to train volunteers in public schools to assist high school students in following instructions and completing the student aid applications, especially the BEOG. This recommendation will be presented to the State Volunteer Action Coordinators, and volunteers in public schools as one of their projects.

Question 5. ***By order of importance place a number in the box of those problems you encounter in counseling students about student aid. Please list any additional problems you personally have experienced.***

A. Educating the parents about student aid.
B. Obtaining the parents' cooperation in filling out the necessary forms.
C. Receive information and notice of deadlines too late for the application process to be completed by the deadline.
D. Parents confidential statement too complicated for the average parent.
E. Too much information, counselors have to contact individual institutions to see what specific criteria must be met.
F. BEOG applications come out too late to reach many of the deadlines.
G. Outdated 1974-75 BEOG applications are being mailed to students for 1976-77 year — Deadline of 3-76 for first summer session only — This is confusing to counselors and students.
H. Obtaining students' cooperation to fill out and return completed applications in order to meet the various deadlines.
I. Not enough student aid available.
J. Students reluctant to admit they have a financial need.
K. Applications should include all information needed, rather than have two or more other forms to be individually completed.
L. Requesting transcripts when counselors could include information needed on the application form.
M. Need more student aid information from those postsecondary education institutions other than colleges and universities especially from the vo-tech schools.
N. Student aid programs should increase financial eligibility income maximum to meet the needs of the average students whose incomes are borderline.

The counselors were verbally instructed to rate the most important problems, 14, in descending order to zero for no problem at all.

Results:

	No. of Counselors		
Stated Problems	**Big Prob.**	**Some Prob.**	**No. Prob. at All**
A.	8	14	9
B.	6	18	7
C.	4	19	8
D.	10	14	7
E.	6	16	9
F.	11	13	7
G.	7	12	12
H.	6	16	9
I.	9	10	12

J.	8	11	12
K.	11	11	9
L.	8	8	15
M.	10	12	9
N.	13	12	6

The five problems listed most often by the counselors surveyed, by order of importance are:

1. Student aid programs should increase financial eligibility income maximum to meet the needs of the average students whose incomes are borderline.
2. A. BEOG applications come out too late to reach many of the deadlines.
   B. Applications should include all information needed, rather than have two or more other forms to be individually completed.
4. parents confidential statement too complicated for the average parent.
5. Need more student aid information from those postsecondary education institutions other than colleges and universities, especially from the vo-tech schools.

The five problems listed as no problem at all are:

1. Requesting transcripts when counselors could include information needed on the application form.
2. A. Outdated 1974-75 BEOG applications are being mailed to students for the 1976-77 year. The deadline of March, 1976, is for first summer session only. This is confusing to counselors and students.
   B. Not enough aid available.
   C. Students reluctant to admit they have a financial need.
5. A. Educating the parents about student aid.
   B. Too much information, counselors have to contact individual institutions to see what specific criteria must be met.
   C. Obtaining students' cooperation to fill out and return completed applications in order to meet the various deadlines.
   D. Applications should include all information needed, rather than have two or more other forms to be individually completed.

Some of the counselors surveyed had a large percentage of seniors on their case load, while others had relatively few. Many of the counselors had several years of experience and some reported they were only into their first or second year of counseling. The number of senior students, the geographic location of the school, and the number of years of counseling experience would determine the intensity of the problem to any given counselor. The survey did show that four out of the five problems rated as the most important ones were not rated in the first five of the category of no problem at all.

Conclusion (28):

The counselors surveyed perceived the following areas as the most important problems they encountered in the student aid program:

Student aid programs' financial eligibility income maximum is too low to meet the needs of the average students whose incomes are borderline.
BEOG applications come out too late to reach many of the deadlines.
Applications do not include all information needed. Most of them require two or more other forms to be individually completed.
Parents confidential statements are too complicated for the average parent.
Counselors and students need more student aid information from those postsecondary

education institutions other than colleges and universities especially from the vo-tech schools.

Question 5b. ***List other problems you have encountered which are not included on the questionnaires.***

Results:

Problem	No. of Counselors
1. There is not enough student aid for middle income people.	2
2. We have no problems at all.	1
3. The colleges have too many different student aid and admission forms.	1
4. Students who are actually self-supporting have to have guardian's financial ability declared. These parents usually will not or do not know how to fill out the forms.	1
5. Getting parents to disclose financial information, especially if they could care less whether the student goes to school or not.	1
6. No answer.	25

Conclusion (29):

The fact that only four or five out of 31 counselors see an issue as a major problem does not necessarily mean there is no significant problem. Four or five counselors could possibly represent a population of more than 1500 students who plan to continue their education beyond high school. Therefore, the Commission concludes any problem which results in any student being deprived of a postsecondary education must be addressed, providing the student desires a postsecondary education and is capable of successful participation.

Question 6. ***What suggestions do you have for alleviating the above problems? (Use back of paper if additional space is needed).***

Results:

Counselors' Suggestions	No. of Counselors
1. Need one uniform, statewide form for both college admissions and student aid. (Especially for state institutions).	9
2. Eliminate the form for needs analysis. There is enough information on BEOG to determine this. Such forms as SSS, PCS, or SCR should be eliminated.	2
3. Application forms should be sent to counselors earlier.	1
4. Counselors should have special programs to educate parents about student aid. An open house and orientation should be held for parents to inform them about student aid.	2
5. Student aid directors should work close with higher school counselors. We need to know more about student aid. Need more workshops.	3
6. Make forms less complicated.	2
7. Simplify entire application process.	1
8. There is a need for central processing of information and applications.	1
9. Need more funds for students with academic ability, especially in the vo-tech schools.	1

10. Avoid misleading propaganda regarding vast amounts of unused student aid and school money left each year.	1
11. Need more information about student aid in one booklet.	1
12. Need more information on vo-tech schools' aid and grants.	1
13. Need to increase the need index, it is too low.	1
14. Allow counselors to give grade points instead of having to send transcripts, since one or more are now required.	1
15. Require validation of income statement to prevent dishonesty.	1
16. The average income student is hurt. Income should be the major factor. (Some students fail to receive aid because parents owe no debts. Others owe tremendous amounts for houses and businesses. In some cases parents who own a business can and do hide real income by deductions allowed by IRS.)	3
17. Need feedback from colleges on number and names of students receiving financial aid from my school.	1
18. No suggestions.	15

The 17 suggestions were contributed by 16 of the 31 counselors surveyed. As indicated some counselors had more than one suggestion, and 15 declined to offer any suggestions.

The suggestions the counselors presented are substantially the same as those recommendations made by the Commission in previous sections of this report. The report will be circulated among the student aid directors in Arkansas and the Commission feels further elaboration on the counselors' suggestions would be redundant. It is obvious the counselors, the student aid directors, and the Commission recognize common problems and each is anxious to resolve these problems.

One major problem in Arkansas is the poorly attended BEOG training workshops for counselors. Inquiries to the counselors revealed their reasons for not attending was lack of travel expense money and missing another day away from school. They reported they are already committed to other compulsory workshops and meetings.

To respond to the counselors travel and time problems, the "1202" Planning Analyst suggested the State BEOG Trainer initiate plans to coordinate the 1976 workshops for counselors in conjunction with their regional meetings. The State Trainer met with the Director of the Guidance and Counseling Section of the State Department of Education and the regional chairman of the State Counselors Association. The regional meeting dates had already been established so the BEOG Trainer arranged to have his workshops on those dates.

Subsequently, the Trainer was forced to cancel the workshops because BEOG guidelines and materials were received too late. BEOG workshops were cancelled and rescheduled on different dates from the counselors regional workshops. The revised dates prevented many of the counselors from attending. For those counselors who could attend it meant additional travel expense and another day away from the students.

Conclusion (30):

BEOG guidelines for establishing the BEOG State Advisory Committee and training workshops are completed too late to coordinate workshops with high school counselors' regional meetings. Coordinating these two meetings would increase attendance, reduce the cost of travel expense to the State, and eliminate the counselors missing an extra day from their counseling responsibilities.

Recommendation (28):

The Basic Grants Training Project should send guidelines and training materials to state trainers no later than December 31, prior to the Spring semester each year, so that training workshops may be held at the State Counselors Association's regional meetings.

Question 7. ***How do you present the student aid programs to your students?***

A. _____ Small groups of _____ No. of students

B. _____ One large group meeting. _____ No. of students

C. _____ Representatives from PSE institutions _____ No. of students

D. _____ Individually to each student.

E. _____ Home rooms.

F. _____ By information sheets or circulars.

G. Other:

Results:

Method of presenting student aid programs	No. of Counselors
A. Small groups ranging between 3 and 70.	21
B. Large group meeting from 40 to entire case load.	4
C. Representatives from PSE institutions from groups of ten to entire senior class.	9
D. Individually to each student.	27
E. Home rooms.	6
F. By information sheets or circulars.	17
G. Other 1. Daily bulletin read in 1st period. 2. Guidance bulletin board. 3. Talks to school clubs such as FHA.	4

Question 8. ***Which method in No. (7) has provem most effective in your school?***

Results:

Most effective method	No. of Counselors
1. Small groups.	6
2. One large group meeting.	0
3. Representatives from PSE institutions.	2
4. Individually to each student.	15
5. Home rooms.	1
6. By information sheets or circulars.	2
7. Other a. All are needed b. No problems with any of them	2
8. No answer	6

Forty-eight percent of the counselors surveyed replied that individual contact with the student is the most effective means of presenting the student aid program to their students. Earlier in the report it was proven the average counselor does not have time to do this because of the heavy student case load. The most effective means is the ideal, but not the most realistic in most high schools.

Nineteen percent of the counselors did not know the most effective means of presenting the student aid programs to the students, one counselor stated, "We really don't know because we have no feedback from postsecondary education institutions about who or how many of our students actually receive student aid."

None of the counselors felt large groups were the most effective in presenting the student aid programs, yet this approach is commonly used for expediency in reaching the most students in the least time.

Conclusion (31):

The two extremes of informing students about student aid programs are; individually and in large groups. At one end of the continuum the results are the most effective but the method is impossible to implement in most high schools. At the other end, the results are least effective but the method is easier to implement. The answer must be somewhere between these two extremes. The Commission believes the answer is to be found in the classroom setting as recommended on pages 25 and 26, of this report.

CONCLUSIONS AND RECOMMENDATIONS SUMMARIZED

Conclusions:

(1) Student aid applicants and directors are inundated by too many application forms, and there is too much paperwork required by the individual sources of aid. (Page 2).

(2) Ninety percent (90%) of the institutions participating in the survey require every applicant to complete at least one common form. (Page 2).

(3) Many student aid directors find student application forms need revision. There is need for additional information, and there are some questions no longer needed. The directors also stated useless duplication of information on the forms should be deleted. (Page 3).

(4) Over fifty-two percent (52%) of the directors surveyed prefer BEOG, nineteen percent (19%) like their own, fourteen percent (14%) prefer ACT, and fourteen percent (14%) have no particular preference. BEOG is liked because it is easier for the students, and ACT is liked because directors find it comprehensive. Neither of the forms were cited for possessing both simplicity and comprehensiveness. (Page 4).

(5) Eighty-six percent (86%) of those surveyed agreed it is possible to have one general application form for all types of student aid. (Page 4).

(6) The reasons given for why one general application form is possible appears to result from those student aid directors who have internal autonomy and flexibility. The institutions replying "no" are apparently restricted by the particular internal procedures rather than an unwillingness on their part to adopt one common data form. (Page 6).

(7) The four major problem areas listed by the institutions may be summarized as **students** (poorly informed, motivating them to apply and apply on time, failing to complete the forms correctly, or return the forms, and keeping the students involved thru the entire application process until the actual award is made); **time lags and delays caused by Federal procedures, guidelines and regulations; the forms used;** and **the lack of adequate student aid funds.** (Page 7).

(8) An insufficient level of funding prevents student aid directors from providing each student with the student aid package most compatible to his or her needs. The purpose of student aid is to reduce barriers to the student, but often the type aid the student receives increases barriers. Financial difficulties and study time displaced by employment are two factors often quoted as reasons for high attrition rates at the various institutions. (Page 11).

(9) There are budget limits established by Federal guidelines, but some institutions subm... lower budgets. This practice allows the institution to divide the student aid pie among more students but decreases the total allocations at these institutions. (Page 11).

(10) The fact that there are too many people who know too little information about the student aid application process motivated the Commission to study the student aid field. The Postsecondary Education Directory, proposed quarterly newsletter, and the two student aid reports are four projects the Commission has adopted to disseminate information about student aid. (Page 11).

(11) Thirty-three percent (33%) of the student aid directors surveyed reported they did not have a set of written procedures to follow to process an applicant for student aid. The Commission concludes that a written policy and procedures manual is an invaluable and necessary tool for efficient student aid administration. (Page 12).

(12) Eighty-six percent (86%) of those student aid directors surveyed reported they had a set of procedures for students to follow or is in the process of revising current procedures. (Page 12).

(13) It is quite possible the student aid directors will be required to develop a more accurate rationale for projecting all student aid funds to acquire and maintain more credibility in proving the State does indeed have unmet student aid needs. (Page 13).

(14) A management system is ineffective if there are no projected objectives and there are no provisions to justify and measure how effectively those objectives are met. The Commission concludes no program can reach its full potential without established criteria for evaluating the expected results. The Commission further concludes the omission of this management tool is not the responsibility of the student aid director but it is the failure of the immediate supervisor to include this activity as part of his or her managerial responsibilities. The development and implementation of criteria for measuring predetermined goals allow self-evaluation to the director, and provide the supervisor objective means of evaluating job performance. The director can substantiate the expressed need for additional resources such as operating budgets, additional staff, and/or more student aid through a well-planned evaluation system. (Page 13).

(15) Most directors who are required to submit reports to their supervisors stated they did so annually thru the fiscal operating report required by the Federal government. Those institutions did not indicate they included additional student aid programs other than those required by the Federal government. (Page 14).

(16) The Commission recognizes a comprehensive computerized financial aids system is costly and may be unobtainable for the smaller institutions at this time. The Commission believes student aid programs are ideally suited for computer usage. The smaller institutions may find it feasible to contract out those programs which their data processing department cannot support. Eliminating manual record keeping will provide the student aid staff with more time to counsel with the applicants to discuss their individual needs. (Page 15).

(17) The student aid directors feel the Arkansas A..sociation of Financial Aid Administrators should be the source for the program information exchange center in Arkansas. Some of the directors felt this particular aspect of the A..sociation was lacking, especially since the Association has no paid staff. Information is disseminated at the two State meetings and one regional meeting, but the student aid directors in Arkansas would like to

see an ongoing program whereby information is disseminated and coordinated throughout the year. (Page 15).

(18) Almost sixty-two percent (62%) of those student aid directors surveyed felt there is a need for more coordination among the student aid administrators. Experienced directors are so well-acquainted with the program and methods of obtaining information about the program they do not feel the need for better coordination as intensely as the new and less experienced student aid directors. The inexperienced directors presently must rely on their fellow student aid directors, trial and error, and what they can absorb from Federal guidelines and other printed materials. The larger institutions are in a position to recruit and employ experienced directors from other institutions. The smaller institutions must often hire personnel who have related experience but no specific financial aid experience. (Page 16).

(19) Eighty-one percent (81%) of the student aid directors stated they would be willing to serve on a committee to recommend ways to solve some of the problems in student aid. The Commission believes an organized effort by the directors to find solutions to their problems will produce remarkable results. (Page 17).

(20) The Commission has received complaints from the directors about the timing of surveys sent to them. To coordinate the Commission's projects more closely with the directors' work schedule, the Commission has elected to send surveys at a time more convenient to the directors. Secondly, the Commission staff can plan workshops and meetings at a time more convenient to the directors. (Page 18).

(21) Student aid directors of postsecondary education institutions in Arkansas maintain they should be consulted in drafting student aid legislation. (Page 19).

(22) Requirement for certification of student aid directors present problems of great concern, but would significantly contribute to the coordination of student aid activities in Arkansas. (Page 20).

(23) Members of the Arkansas Association of Student Aid Directors have expressed dissatisfaction with parts of Act 238 of 1975, which established the Arkansas State Scholarship Program. The student aid directors are also dissatisfied with the application process. (Page 21).

(24) Many of the student aid directors at the postsecondary educational institutions need consultation and assistance in developing a computerized management information system. Institutional priorities, and lack of adequate resources prevent the student aid directors from addressing themselves to this problem. (Page 21).

(25) Allowing de-obligation of funds for redistribution within the State is not an established procedure. The present procedure is loosely defined and retards good financial aid administration. The institutions which underestimate their needs are sometimes penalized unnecessarily. (Page 22).

(26) Varying college work-study hourly rates among institutions should be the direct result of higher educational costs, rather than fortuitous allocations. (Page 23).

(27) Seniors in public schools vitally need more information and assistance relative to the student aid programs available at the postsecondary education institutions. Counselors are the logical source to meet their needs, but the heavy case loads and other responsibilities prevent them from committing the time necessary to effectively reach every student. The underachiever, socio-economically disadvantaged, and educationally inexperienced students need intense, one to one counseling and exposure to postsecondary educational opportunities. (Page 25).

(28) High school counselors surveyed perceived the following areas as the most important problems they encountered in the student aid program: (Page 27).

1. Student aid programs' financial eligibility income maximum is too low to meet the needs of the average students whose incomes are borderline.

2. BEOG applications come out too late to reach many of the deadlines.

3. Applications do not include all information needed. Most of them require two or more other forms to be individually completed.

4. Parents confidential statements are too complicated for the average parent.

5. Counselors and students need more student aid information from those post-secondary education institutions other than colleges and universities especially from the vo-tech schools.

(29) The Commission concludes any problem which results in any student being deprived of a postsecondary education must be addressed, providing the student desires a postsecondary education and is capable of successful participation. (Page 28).

(30) BEOG guidelines for establishing the BEOG State Advisory Committee and training workshops are completed too late to coordinate workshops with high school counselors' regional meetings. Coordinating these two meetings would increase attendance, reduce the cost of travel expenses to the State, and eliminate the counselors missing an extra day from their counseling responsibilities to their students. (Page 29).

(31) The two extremes of informing students about student aid programs are; individually and in large groups. At one end of the continuum the results are the most effective but the method is impossible to implement in most high schools. At the other end, the results are least effective but easier to implement. (Page 31).

Recommendations:

(1) To alleviate the problems listed by the student aid directors on survey items one thru five, the Commission recommends the U. S. Office of Education adopts the Student Common Data Form suggested by the Keppel National Task Force for all Federally funded student aid programs. Applicants would be less confused and could understand and complete forms with greater speed and competency. (Page 6).

(2) Postsecondary educational institutions should contact high school students in the beginning of the fall semester of their senior year, and the spring semester of their junior year. High school principals should encourage and allow postsecondary institutions to address the students at the above stated times. (Page 8).

(3) To reduce time lags in the complete application process it is recommended that postsecondary education institutions require students to have applied for admission at the respective institutions as a prerequisite to processing an application for student aid at that institution. (Page 8).

(4) The initial student aid application should be included with an admission package. This initial application should be a short form stating the student intends to, or has applied, for student aid. This would give the student aid directors a lead card to work from when the student is admitted. (Page 8).

(5) High school counselors and principals should have the seniors apply for student aid as soon as they are reasonably sure they will be attending a postsecondary education institution. Ideally, this would take place early in the fall, but no later than March of the senior year. Simple records should be kept to determine who did not apply, and follow-up should be initiated on those students. This would give the counselors an opportunity to contact those students who may have missed or misunderstood the informative session on student aid programs. (Page 8).

(6) It is recommended that agencies which process forms such as BEOG, ACT, CSS, etc.,

improve their procedures so that the turn around time is no more than 3 weeks from the time they receive the forms from the directors or the students to the return of the forms to the students or the directors. If these agencies cannot meet this time frame, they should consider expanding their resources or subcontract their work load. (Page 9).

(7) The Commission recommends forward funding. Student aid directors need to know the allocations they are to receive no later than December prior to the following fall semester. (Page 9).

(8) It is recommended that each student aid director continue to maintain accurate data to prove the need for more student aid funds at his institution. The Federal and State legislators need validation that such a need does exist. (Page 9).

(9) The student aid directors who do not have written criteria and guidelines for packaging student aid, are encouraged to adopt them. The Commission also recommends those directors develop a rationale for academic and financial limits relative to the maximum hours of employment and/or amount of indebtedness a student might possibly tolerate. Every student aid director should have a set of written policies and procedures including packaging guidelines to effect more uniform practices in student aid administration. (Page 11).

(10) The Commission recommends increased efforts and more effective means of educating the general public about student aid. The need is more dramatic in remote areas of the State, in those high schools where there are no counselors, and in high schools where the student population has a high percentage of minority groups. It is further recommended the postsecondary institutions identify such schools, and make concentrated efforts to reach students in those schools. (Page 11).

(11) The Commission highly recommends that those student aid directors who do not have a policies and procedures manual should consider this in their priorities for the coming year. (Page 12).

(12) The Commission recommends that all postsecondary education institutions include in their catalog or information packet, a step by step set of procedures for students interested in applying for student aid. The student aid offices which do not have written procedures for students to follow should develop such procedures and make them available to the applicants. (Page 12).

(13) Each institution, not participating in Federal, campus-based programs, should develop a system for projecting all funds needed for the coming year. (Page 13).

(14) At those institutions where reports are not required, the Commission recommends the student aid directors voluntarily initiate reports to be submitted to their supervisors or department heads on a regular basis. The student aid directors would receive more visibility and credibility to their professional standing at the institution, as well as provide an excellent management tool for themselves. (Page 14).

(15) At those institutions where periodic reports are required, the Commission recommends the continuation of the reports. The Commission is more favorable toward quarterly rather than monthly, weekly, or annual reports. The quarterly system coincides with the fiscal cycles followed by most Federal and State governmental agencies. (Page 14).

(16) The Commission recommends that institutions re-evaluate priorities and assist the student aid directors in developing programs to convert manually kept records to their computer systems. (Page 15).

(17) It is recommended the State Association of Financial Aid Administrators establish a plan to keep its members informed during the interim between meetings. A monthly Presidential memo is an expedient, yet relatively inexpensive vehicle the members might consider. It is further recommended that student aid directors at each institution submit news articles to be included in the Commission's quarterly newsletter and submit updated

information for the annual *Directory of Postsecondary Educational Opportunities in Arkansas*. (Page 16).

(18) The Commission recommends the State Association of Financial Aid Administrators study and plan for implementation of the recommendations proposed by the student aid directors surveyed. Those recommendations are: (Page 17).

1. Hold semi-annual seminars.
2. Hold one and two day quarterly workshops and/or summer institutes.
3. Inter-agency financial aid publications, perhaps, quarterly.
4. Provide a list of financial aid officers in local areas along with the telephone number for those who wish to contact others. It would be helpful to individuals new in the business.
5. Having a single financial aid form. All should have the same cut-off dates and award dates.
6. Come up with a standardized operation.
7. Improve leadership of the Student Aid Association and work closer with the Department of Higher Education.
8. Need to form a political arm to see that our State receives a higher percent of panel awards and State legislation and programs reflect our needs.
9. Working together closer.

(19) The Commission recommends a committee composed of student aid directors from all postsecondary education institutions be formed. The committee's purpose would be to reply to, and follow up on recommendations made as a result of this study, and serve as a liaison between the Commission and the student aid directors at the postsecondary education institutions in the State. (Page 17).

(20) During the fiscal year 1977 the Commission will coordinate surveys and committee meetings during the months of February, March, April, October or November. (Page 18).

(21) The Arkansas Association of Financial Aid Administrators should appoint a three member committee to study and make suggestions concerning future student aid legislation. It is suggested that the mechanism for implementing this recommendation should be discussed with their area legislators, college presidents, and the Director of the Postsecondary Education Planning Commission. (Page 19).

(22) The Arkansas Association of Financial Aid Administrators should continue its work to establish criteria and procedures for certification of student aid directors in the State. It is further recommended the Association become the certifying agency. The Association should select a certification committee which is representative of all postsecondary education institutions in the State to provide input from vo-tech schools, proprietary schools and higher education. (Page 20).

(23) The President of the Arkansas Association of Student Aid Directors should appoint a committee to make recommendations concerning the legislation and application procedures for the Arkansas State Scholarship Program. The recommendations are to be presented to the Director of the Postsecondary Education Planning Commission. (Page 21).

(24) The Arkansas Postsecondary Education Planning Commission will request the Department of Higher Education to consider the feasibility of procuring the services of its Coordinator of Data Processing for consultation and advice toward establishing a computerized financial aids system compatable to student aid activities. The Coordinator is well-acquainted with higher education data operations and has participated in studies and programs concerning student personnel data. (Page 21).

(25) The student aid directors recommend Federal legislation which will allow postsecondary educational institutions to de-obligate unawarded funds and make them available to other institutions within the State who need these funds. (Page 22).

(26) College Work-study funds or any Federally or State supported assistance should not be used for recruiting purposes. Federal legislation allowing states to de-obligate and re-allocate CWS monies would aid in alleviating this problem. (Page 23).

(27) The Commission recommends high school administrators consider the merits of a special course in the fall semester of the senior year. A possible title for the course might be Academic, Training, and Career Goals. The Commission is confident this type of instruction in the senior year will significantly alleviate problems with students, which the student aid directors and counselors are now confronted. (a complete discussion of this program is found on pages 25 and 26, of this report. Suggested forms and procedures may be found in Appendix F.) (Page 25).

An alternative or more immediate recommendation for alleviating the problem is to train volunteers in public schools to assist high school students in following instructions and completing the student aid application, especially the BEOG. (Page 26).

(28) The Basic Grants Training Project should send guidelines and training materials to state trainers no later than December 31, prior to the spring semester each year, so that training workshops may be held at the State Counselors Association's regional meetings. (Page 30).

APPENDIX A

NAMES OF STUDENT AID DIRECTORS AND THEIR INSTITUTIONS WHO PARTICIPATED IN THE REPORT

NAMES OF STUDENT AID DIRECTORS AND THEIR INSTITUTIONS WHO PARTICIPATED IN THE REPORT

Institution	Student Aid Director
Arkansas Baptist College	Mrs. Dorris R. Robinson
Arkansas College	Robert L. Cortez
Arkansas Polytechnic College	Mrs. Shirley M. Guhl
Arkansas State University at Jonesboro	Gerald Craig
College of the Ozarks	Phillip R. Pittman
Garland County Community College	Frank Steelman
Harding College	Russell E. Showalter
Hendrix College	Kirk Smith
Mississippi County Community College	William L. Currie
Ouachita Baptist University	Jim McCommas
Phillips County Community College	Robert Goldman
Southern Baptist College	Lendol Jackson
Southern State College	Auburn P. Smith
Southwest Technical Institute	Wayne Taylor
University of Arkansas — Fayetteville	Dave Cooksey
University of Arkansas at Little Rock	Samuel Howell
University of Arkansas at Monticello	Walter S. Chapman
University of Arkansas at Pine Bluff	H. G. Barnett
University of Arkansas Medical Sciences	Wanda M. Weise
University of Central Arkansas	Marvin Bishop
Westark Community College	Zachery R. Hodges

APPENDIX B

STUDENT AID ADVISORY COMMITTEE

STUDENT AID ADVISORY COMMITTEE

David Cooksey	—	representing public four-year university
Horace Barnett	—	representing public four-year university
Richard Thomas	—	representing private four-year college
Ed Coulter	—	representing private four-year university
Gerald Craig	—	representing public four-year university
Frank Steelman	—	representing public community college
Lendol Jackson	—	representing private two-year college
Robert Adams	—	representing public vocational-technical school
Russell Murdock	—	representing proprietary school

APPENDIX C

SURVEY TO STUDENT AID DIRECTORS
AND
TABULATED RESULTS

PART I — GLOSSARY

Student aid terminology is often confusing to new personnel in the field and especially to freshmen students. The Commission asks your cooperation in defining or clarifying as many of these terms as possible. Listed below are some terms for which you are asked to define, describe, or write an appropriate synonym. **Please** add any others you know are often confusing to those who are not familiar with the student aid field. Please use additional paper if needed, and attach.

1. **Student Aid**
2. **Federal Guaranteed Student Loan**
3. **State Guaranteed Student Loan**
4. **Institutional Loan**
5. **Grants-in-Aid**
6. **Student Aid Applicant**
7. **Scholarships**
8. **Tuition Waiver**
9. **Loans by banks, credit unions, savings and loans, etc.**
10. **Emergency Loans**
11. **Student Aid Package**
12. **Legal Resident**
13. **Full-Time Student**
14. **Half-Time Student**
15. **Independent Student (self-supportive)**
16. **Family-Dependent Student**
17. **Academic Year**
18. **Calendar Reporting Year**
19. **Student Cost — Direct**
20. **Student Cost — Indirect**
21. **Needs Analysis**
22. **Forward-Funding**

POSTSECONDARY EDUCATION PLANNING COMMISSION QUESTIONNAIRE FOR THE STUDY OF STANDARDIZATION, COORDINATION AND SIMPLIFICATION OF STUDENT AID PROCEDURES IN ARKANSAS

PART II

The results of the following questionnaire will be used by the Arkansas Postsecondary Education Planning Commission for a study of Student Aid Programs in Arkansas. The purpose of the study is to assist Student Aid Directors identify and recommend solutions to financial aid problems in reporting and delivery systems. You will be consulted at a later date to evaluate the study. *Your answers will not be identifiable in any published reports* so please be objective and completely open your answers or comments.

If any of your answers require more space than is allotted use the back of questionnaire or attach additional pages.

Your assistance in this study is certainly appreciated. Please return the questionnaire by _____, to: Mrs. Ruth E. Glover, Postsecondary Education Planning Commission, 401 National Old Line Bldg., Little Rock, Ark. 72201. If you have questions call: 371-1441.

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1. Please give the name of all the student aid application forms, by source, various students might possibly be asked to complete in your office. (Attach a copy and identify each one at the top of the application.)

_____ _____

_____ _____

_____ _____

_____ _____

2. Do you have one or more application forms *every* student/applicant must complete to receive any kind of financial assistance? YES____ No____.

3. List what you dislike most about the application form(s) you use. (Please be specific, for an example, need to include maiden name if married female, or item number 3, is unnecessary, need clearer instructions to the student, etc.)

_____

_____

_____

_____

_____

_____

4. List which application form(s) you like most and why? _____

_____

_____

_____

_____

5. Do you think it is possible to have one general application for all types of student aid other than the ones required for BEOG, (CSS, ACT, etc.)?
YES ___ No ___ Why? _____

_____

_____

6. Eliminating lack of sufficient personnel and budgeting, what are your greatest needs in the delivery system of getting assistance to the current students and those who may be potential students and student aid consumers?

_____

_____

_____

_____

_____

7. What are the major problems in the student aid application process, for both you and the student?

_____

_____

_____

_____

_____

_____

8. Do you have a set of procedures you follow to process an applicant for student aid? YES ___ No ___ (If yes, attach copies, if no, write the steps on a separate sheet of paper).

9. Do you have a set of procedures for students to follow who wish to apply for student aid? YES ___ NO___ (If yes, attach copies, if no, write out the steps on separate sheet of paper.)

10. Are you required to project number and/or amounts of various student aid your students will probably consume each year? YES ___ NO ___ (If you make such a report, please attach.)

11. Are you required to submit to your supervisor, or department head, periodic reports of the amounts, types of aid, number of students, etc.? YES ____ No ____. (If yes, attach a copy of your latest report.)

12. How often and which month(s) are the reports due? _____

_____

13. Check the following areas which are currently, or soon to be, maintained by electronic data processing.

a. Student Records File — yes _____ no _____

b. Student aid applicants — yes _____ no _____

c. Financial (operating and other management) reports — yes _____ no _____

d. Aid Resource Data:
Type and amount of assistance by student — yes _____ no _____

Classification of Student — yes _____ no _____

Other (list) _____

_____

_____

_____

14. Do you feel there is a need for a program information exchange center for Student Aid Directors in Arkansas? YES ____ No ____. If yes, what type information or operational assistance do you need?

_____

_____

_____

_____

_____

_____

15. Do you feel there is need for more coordination among the Student Aid Administrators in the postsecondary education institutions in Arkansas? YES ____ NO ____

16. What suggestions do you have for making better coordination possible?

_____

_____

17. Would you be willing to serve on a committee to recommend ways to solve some of the problems in student aid and propose a plan for the standardization, coordination, and simplification or student aid? YES ___ NC ___.

18. The Commission wishes to coordinate its projects with your work schedule. Which months during the year would you be most able to attend a two-day workshop, or attend one-day committee meetings?

19. Please attach brochures and other information which explains your particular student aid program.

For furthur comments: _____

Your Name Title Date completed

Name of your Institution Phone No. Ext.

Item Number of Questionnaire →
Institution Replies ↓

QUESTIONNAIRE RESULTS — (STUDENT AID) — PART II

1	2	3	4	5	6	7	8	9	10	11	12	13 (a)	13 (b)	13 (c)	13 (d)	13 (e)	13	14	15	16	17	18	19
(4) ACT, BEOG, AREF, ASSP	yes	dislike ACT, lengthy, detailed time consuming	BEOG, students have little difficulty understanding	yes, eliminate paper work	Time lag between application and delivery	Finding aid program most useful to the student	yes	yes	no	no	NA	(a) yes	(b) no	(c) yes	(d) ----	(e) yes	Vet., County sex, name	Yes, Source of aid Procedures for securing student aid, New program Trends in financing	yes	an annual meeting, two regional seminars or workshops	yes	July	----
(2) BEOG, ACT	yes (2)	dislike ACT too complicated	BEOG — simple, yet necessary info.	yes	Time delay, esp. BEOG	Complicated forms, should be (1) form for State and Federal programs	yes	yes	yes	no	NA	no	no	no	no	no	no	Yes, Dispensing forms, primarily	yes	Having a single Financial aid form to begin with	yes	Sept. thru Apr.	----
(2) Financial aid application, CWS	yes (2)	need more information on married and independent students	BEOG — short and easy to figure	yes	Better communications with school counselers to let students know about St. aid	Getting students to fill out and return forms	no	no	no	no	monthly	no	no	no	no	no	------	Yes, need to know what other aid officers are doing	yes	Come up with a standardized operation	Maybe	Oct. Jan. or Mar.	----
(6) ACT, FFS, ACT, scholarship, BEOG; upper 10% schol. GSL	yes	adequate	BEOG - short simple	no, wide variety of info. requirements for each type aid	Receiving application too late, receiving Federal award letters for Fed. funds available to students	Lateness of Fed. allocations in some cases, lateness of applications by students, students filling out applications incorrectly and/or returning applications	yes	yes	yes	yes	annually	no	no	yes	yes	yes	------	No	yes	More frequent workshops for exchange of ideas among financial aid administrators	yes	Nov., Feb.	----
(4) SFS, one page questionnaire, FISL, Univ. Loan	yes	No comment	No comment	No — Procedures differ from school to school	Computer services	Students failure to follow instructions on application, Students failure to apply by appropriate deadlines	yes	yes	yes	yes	---	yes	yes	yes	yes	yes	------	No	no	none	yes	Nov., Jan.	----
(4) Student aid application — (CWS-NDSL— SEOG-BEOG) Student loan	yes	OK	like current form	Yes	Not enough funds for all who apply	Incomplete applications	yes	yes	yes	yes	weekly	yes	yes	no	yes	yes	------	Yes — should be done thru SAFFA	yes	Improve leadership of SAFFA work closer with Dept. of Higher Education	yes	March, Apr.	----
(6) BEOG, ACT institutional application, ACT-IDS, Sch. app. private funds, honor schol. State Schol.	yes	----	BEOG — simple	Yes — IDS	Earlier notification by Fed. Gov.	Understanding the many forms	yes manual	yes	yes	yes	----	no	no	no	no	no	------	No	no SAFFA sufficient	None	no	Nov., Mar. Apr.	----
(8) Instit. for Fed. based programs, ACT, N.A. W.S., BEOG, Ark. schol., Academic schol. SLGF, AREF	No	Some information no longer needed	BEOG — Concise, well designed	Yes—All applications request practically same thing.	None	Time involved —need analysis—motivating students to apply properly and early enough to meet deadlines	no	yes	yes	no	----	no	yes	no	yes	yes	Model— income level	No—SAFFA is excellent org. for information exchange	no	------	yes	Feb., Mar. Apr. May	----
(8) BEOG-SAFFA GSL, FILA, Cont. and appl. CWS, NDSL, State Schol.	Yes	Standardization of Fed. programs	BEOG-print & spaces large enough, adequate instruct. simple to effect.	Yes— especially NDSL, BEOG, SEOG CWS.	Enough lead time (1 yr.) before awards are given	Develop a system like BEOG-SER which can be altered during the year to allow for changes in income or assets or errors	no	no	yes	yes	annually Sept.	no	no	yes	no	no	----	Yes-standardized data forms esp. for Fed. programs	yes	Need to form a political arm to see that our state receives a higher % of panel awards and State legislation and program reflect our needs.	yes	Nov., Dec.	Please re-schedule Dept. of Higher Ed.'s input time for questionnaires of this sort. Aid administrators are extremely busy July 1-November. November and December would be better for us and greatly appreciated by the aid community.

QUESTIONNAIRE RESULTS — (STUDENT AID) — PART II

Item Number of Questionnaire →
Institution Replies ↓

	1	2	3	4	5	6	7	8	9	10	11	12	13 a	13 b	13 c	13 d	13 e	13	14	15	16	17	18	19
1	(3) Financial aid application, BEOG, ACT, FFS	yes (3)	BEOG needs clearer instr. directing stud. & parent to sign 3 copies before mailing	All needed from BEOG is eligibility index. Need easier way to track how FFS arrived at Need figure	yes, Many of questions on BEOG and FFS correlate and it would be easier to work from one form for eligibility	Motivating stus. to apply early and timely; early so needs can be assured	Early application for aid by student	no	yes	no	yes	monthly	yes	yes	yes	yes	yes	race, sex geog. location of permanent residence	yes, Exchange ideas on systems and procedures	yes	Semi-annual seminars	no	June-July	----
2	(3) ACT, FFS, BEOG Application for scholarship	yes	ACT Instit. Data Sheet is not included in applica. envelope; it doesn't include items checked in red on our enc. applications.	ACT. It includes almost all of info. we need in compact form	yes, In general we have to have same info. and gov. is enacting guidelines which analysis systems will have to follow for us to be able to use them.	Less time lag	Time lag in analysis delivery. No. & length of forms (stud. get tired of questions & don't answer all)	no	no	no	no	N/A	no	no	no	no	no	----	no	no	----	yes	Feb. & Mar.	----
3	(4) ACT, FFS, Institutional applic. Student Affidavit, Ind. Student Affidavit	yes	Duplica. of info. on ACT, FFS and Instit. application	Affidavits, because simple and easy for stud. to complete	yes, Basically all instit. gather same info.	Motivating stud. to complete & submit required info.	For S.A. Office, it is getting stud. to complete required forms; for stud. it is obtaining info. & completing various forms	yes	yes	yes	no	annual Fiscal Oper. Report & Instl. Applic. for federal funds	no	no	no*	yes	yes	----	no, It appears this is pretty well handled at State meetings telephone calls to Regional Office and other Student Aid Directors	yes	Generally there is room for better coordination in nearly everything we do but I don't think of anything specifically	yes	Possibly tied into State Financial Aid Meetings	----
4	(6) Instl. Applic., ACT, FFS; BEOG, State Schol., State Guara. Loan Ap., Fed. Insured Stud. Loan Ap.	yes	Happy with forms used	Our own application because simple and gets needed info.	yes, Task force is working on this and looks as if it can be done. — We're asking same info. in order to meet fed. regulations	Time of award letter earlier in year if possible	Students failure to complete required appli. by required time	no	yes	yes	no	----	yes	yes	yes	yes	yes	All info. concerning student	no	yes	----	yes	Oct., Nov. Feb., Mar.	----
5	(3) Instl. Data Sheet from ACT, Appli. for schol. at institution; appl. for emergency loan at institution	----	Dif. on IDS for stud., dup. of info. on BEOG FFS or PCS, dup. of notarization, don't need verifi. receive actual transcripts	All 3 with aversion to IDS as noted above. Plan to adapt IDS to our inst. when time & ideas permit	yes, if all aid based upon need and/or schol. How many ways can you measure this	Elim. paper details, turn around time in obtaining mat. Complicated ambiguous guidelines for various aids	Dif. of stud. in follow. instructions on forms; turn around time on ap. determin. of eligibility	yes	yes	yes	no	N/A	yes	no	yes	no	yes	----	yes, info. on all aids available, where to obtain info. & procedures for application	yes	One and two-day quarterly workshops and/or summer institutes. Interagency financial aid publication — perhaps quarterly	yes	Oct., Nov. Feb., Mar. April	----
6	(2) BEOG, application for schol.	yes	Stud. Elig. Report from BEOG doesn't include necessary data for stat. reports	BEOG guidelines treat each stud. more uniformly	yes, All info. necessary for all inst. should be easily compiled in one application	Cooperation of stud. in making early appli. forward funding of Fed. pro.	After initial packaging is completed, you have to re-evaluate when late resources for stud. arrive	yes	yes	yes	no	---	no	no	no	no	no	----	no	no	Each institution use the BEOG info. for making financial aid awards	yes	November	Attached
7	(4) Applica. for Stud. Financial Assist., Stud. Loan Guar. Found. of Ar., Stud. Loan Appli. Supplement Ark. Rural Endow. Fund	yes	Telephone no. name of program and expected date of grad. not listed	Our own basic application	yes, If an analysis of the appli. was made and all quest. listed but not duplicated.	Lack of funds, esp. for certain professional students	Seasonal work loads, complicated forms, numerous changes in programs & lack of info.	no	in process of changing procedures	no on inst. ap. for funds only	no	N/A	no	no	no*	no	no	----	yes, organizational ideas	yes	List of financial aid officers in local areas along with phone no. of those who wish to contact others would be helpful to individuals new in business. 2 or 3 day workshop may be helpful	yes	After registration	----
8	(3) ACT, BEOG Schol. Application	no	Charge for using ACT need analysis, BEOG does not relate to many com. col. students	ACT, more flexibility built into system than with BEOG	yes, As long as aid director can use his own judgment	Publicizing programs, standard level of funding, complexity of process	Complexity of process, standard level of funding	yes	yes	yes	no	N/A	no	no	yes	no	yes	----	Do not understand what is meant by program inform. center	uncertain	uncertain	no	February thru May	In the process of being revised

*All NDSL accounts are presently on computer and a print-out is received monthly indicating current status of each account.

Item Number of Questionnaire →
Institution Replies ↓

QUESTIONNAIRE RESULTS — (STUDENT AID) — PART II

1	2	3	4	5	6	7	8	9	10	11	12	13 a	13 b	13 c	13 d	13 e	13 f	14	15	16	17	18	19
(4) ACT, FFS; BEOG General Schol. Applic. State Scholarship App.	Yes	Ap. form does not ask for race & turn around time is too long	BEOG. Short and simple	Yes, other states have used 1 applic. successfully. Requires all schools to make adjustments in data requested. All schools should be willing to give & take.	Getting potential applicants to apply on time. Problem reaching all potential students with materials.	Getting students to read instructions properly. Problem with too much time needed for processing these applications.	yes	yes	yes, annual appli. for federal funds.	no	N/A	a Yes	b	c Yes	d Yes	e Yes	.....	Yes, someone who could keep well enough informed to interpret federal guidelines and policies.	Yes	One appli. — all have same cutoff dates and award dates.	Yes	Oct., Nov. February	Must make greater effort to identify problems and make a professional effort to collectively solve them. Need to work together to have a stronger voice in state and federal legislation concerning student financial aid.
(4) ACT, FFS, Work applic., loan applic. Schol. applic.	yes	Applic. forms are satisfactory.	No preference	No, organization of our office requires separate forms for each type of aid.	State-wide deadline for applic.	Time lag between applic. and award	yes	yes	no, other than request for funds.	yes	once a year in July	No	No	No	No	No	.....	No	No	.....	Yes	Oct. April	.....
(4) ACT, FFS, Guaranteed bank loan, schol. applic., short term applic.	yes	Pleased with the current process / application.	ACT, FFS. Concise; not redundant, well designed asks for minimum information.	Yes, Institutional Data Sheet is the only application used.	Greatest need is personnel & budgeting. The fact that too much time is demanded in completing questionnaires or reports concerning student aid that little time is left to provide info. to students.	Getting student to complete the proper & necessary forms. There are too many people who know too little info. about the student aid ap. process.	yes	yes	yes, app. for federal funds.	yes	fiscal year report	No	NO	No	No	No	.....	No, Arkansas Association of Student Financial Aid Administrators is already in existence and can and does serve as vehicle for exchange of info. Any further programs should have at its core this organization.	No	.....	Yes	Of primary importance would be content and purpose of workshop.	Data from this type of questionnaire could be gathered in a more preferred manner such as a seminar setting of group of student and administrators. Too much time is required for aid administrators in completing forms, questionnaires and reports; time that should be spent with students, counselors, etc.
(5)	yes	.....	Our own general application form.	Yes, to control the flow of paperwork.	Student meeting deadlines.	Failure of students to meet deadlines; failure of students to turn in aid forms at one time.	yes	yes	yes, app. for fed. funds	no	NA	Yes	Yes	Yes	Yes	Yes	.....	Yes, to get new ideas or concepts that are being used by financial aid directors	Yes	Working together closer	Yes	Apr. or early May	.....

APPENDIX D

SURVEY TO HIGH SCHOOL COUNSELORS

STUDENT AID COUNSELORS SURVEY 10-24-75

1. What grade level do you counsel? ____Senior ____Junior ____Sophomore
2. What percent of your Seniors continue their education beyond high school? ____%.
3. What percent of those entering a postsecondary educational institution choose the following?

   _____4 year public college or university
   _____4 year private college or university
   _____2 year private college or university
   _____Proprietary school
   _____Community or 2 year public
   _____Vo-tech School

4. How many of the seniors apply for student aid? _____ _____
   Number Percent
5. By order of importance place a number in the box of those problems you encounter in counseling students about student aid. Please list any additional problems you personally have experienced.

   A. Educating the parents about Student Aid _____
   B. Obtaining the parents' cooperation in filling out the necessary forms _____
   C. Receive information and notice of deadlines too late for the application process to be completed by the deadline _____
   D. Parents confidential statement too complicated for the average parent _____
   E. Too much information, counselors have to contact individual institutions to see what specific criteria must be met _____
   F. BEOG applications come out too late to reach many of the deadlines _____
   G. Outdated 1974-75 BEOG are being mailed to students for 1976-77 year — Deadline of 3-76 for 1st summer session only — This is confusing to counselors and students _____
   H. Obtaining students' cooperation to fill out and return completed applications in order to meet the various deadlines _____
   I. Not enough student aid available _____
   J. Students reluctant to admit they have a financial need _____
   K. Applications should include all information needed, rather than have two or more other forms to be individually completed _____
   L. Requesting transcripts when counselors could include information needed on the application form _____
   M. Need more student aid information from those postsecondary educational institutions other than colleges and universities especially from the vo-tech schools _____
   N. Student aid programs should increase financial eligibility income maximum to meet the needs of the average students whose incomes are borderline _____
   O. Other: _____

6. What suggestions do you have for alleviating the above problems. (Use back of paper if additional space is needed).

A. _____

_____

_____

B. _____

_____

_____

C. _____

_____

_____

D. _____

_____

_____

E. _____

_____

_____

Other: _____

_____

_____

7. How do you present the student aid programs to your students?

A. ____ Small groups of _____ No. of students

B. ____ One large group meeting _____ No. of students

C. ____ Representatives from PSE institutions _____ No. of students

D. ____ Individually to each student.

E. ____ Home rooms.

F. _____ By information sheets or circulars.

G. Other: _____

_____

_____

_____

_____

_____

8. Which method in No. (7) has proven most effective in your school?

_____

APPENDIX E

DEFINITIONS

INDEX OF ABBREVIATIONS AND DEFINITIONS

Abbreviations Used Throughout the Report

ACT — An agency which provides the information and services students need to deal with student financial aid problems. ACT provides an application form from which the students' needs are analyzed and determined.

AREF — Arkansas Rural Endowment Fund. A private non-profit organization which processes applications for loans to postsecondary education students meeting the Fund's qualification standards.

BEOG — Basic Educational Opportunity Grant. A Federal grant provided to postsecondary education students who can prove a financial need and meet certain other eligibility factors as required by the U. S. Office of Education.

CSS — College Scholarship Service. An activity of the College Entrance Examination Board which provides the information and services students need to deal with student financial aid problems. CSS documents enable families from all backgrounds to describe their financial circumstances to colleges, universities and agencies concerned with financing education.

CWS — College Work-study Program. A Federally funded, institutionally administered program which enables students to gain employment on-campus or with off-campus agencies. Students generally do not work more than an average of 10-15 hours per week. CWSP is a form of financial aid and is generally part of a financial aid package. Application is made through the institutions' financial aid offices.

FFS — Family Financial Statement. A form provided by the American College Testing Program (ACT), on which parents and students submit financial information. The purpose of the FFS is to analyze data, and determine financial need. A report is sent to school(s) and agencies chosen by the student. The family also receives a report which permits verification of, and if necessary, correction of information sent to the school. The data which is sent to the school is called the Comprehensive Financial Aid Report or (CFAR).

FISL — Federal Insured Student Loan. A student loan which is insured (guaranteed) by the Federal Government and provides long-term, and low interest rate from a bank or other lending agency. The interest is paid by the Government while the student is enrolled. The student begins repayment usually nine months after terminating or completing his/her studies.

GSL — Guaranteed Student Loan. A student loan guaranteed by some entity, usually the Federal Government.

IDS — Institutional Summary Data Service. Helpful to institutions in planning such activities as estimating the demand for student financial aid, evaluating local budgets for married students, preparing sections of the Institutional Application to participants in Federal Student Aid Programs, and much more. This is a service of the College Scholarship Service.

NDLS — National Direct Student Loan. A Federally controlled loan institutionally administered available to students proving a need and who can meet eligibility factors established by the Federal Government. Undergraduates may borrow up to a total of $5,000, over a period of four years, at 3% simple interest. The repayment period and the interest do not begin until nine months after the student completes his or her studies. NDSL loans are usually awarded as part of a financial aid package by the financial aid office. Application is made through the campus financial aid office.

PCS — Parents' Confidential Statement. A College Scholarship Service form, the purpose of which is to collect complete information from parents and students to determine a student's need for financial aid. Included is information about parental income, expenses,

assets and liabilities. Any unusual circumstances limiting the ability to meet educational costs are also documented. The PCS is submitted to CSS and materials are analyzed and sent to the postsecondary education institution chosen by the recipient. The data which is sent to the institution/agency is called the Student Financial Needs Analysis Report or SFNAR.

PSE — Postsecondary education. Education beyond the high school or secondary level.

SEOG — Supplemental Education Opportunity Grant. A Federally funded program administered by postsecondary education institutions through which grants are made to students on the basis of need, taking into account parents' financial resources and the total cost of the institution. The maximum award allowable is $1,500 per year, not to exceed $4,000 over four years, depending on need and educational costs. Application is made through the campus financial aid office.

Definitions of Terms Used Throughout the Report

Direct Student Cost — Basic educational expenses such as tuition, fees, books, and actual cost of room and board at those institutions offering dormitories or housing on campus.

Grants-In-Aid — Gift aid to be given to qualified students relative to some disability, ability, or other condition. There is no repayment required.

Independent Student — A student who did not live with his or her parents or guardians for two weeks in the previous year, did not receive at least $600 in financial support from them, or was not claimed as an exemption on the family's income tax return for the previous year.

Indirect Student Cost — Educational supportive expenses including off-campus room and board, basic personal needs (medical, dental, clothing, recreational and personal hygiene), and transportation. Indirect costs may or may not be included in the student budget.

Institutional Authorization or Award Letter — The official notice from the U. S. Office of Education, H. E. W., Washington, to the student aid directors which states the amount of Federal funds each institution is awarded.

Institutional Loans — Loans which are controlled by the postsecondary educational institution in which the student is enrolled. The loans are usually short-term with little or no interest rate to help the student overcome a temporary financial crisis. These funds may consist of donations by individuals or organizations.

Need Analysis — A method of computing the student's need and eligibility for financial assistance to meet educational expenses consisting of two components, (1) the student and/or the family's ability to contribute to the educational expenses and (2) the Federally approved costs budget expected at that particular institution. Major need analysis systems used are ACT, CSS, income tax method, or the institutions' own method which has received prior approval by the U. S. Office of Education.

Scholarships — A gift of money used to reward talented students in areas such as academic, music, or athletics, and may or may not be based on financial need.

Student Aid — Funds provided to qualified students to partially or completely finance their expenses in a postsecondary institution. The funds are provided by sources other than the student or his parents or guardians, and may be from Federal, State, or private sources in the form of scholarships, loans, grants, or employment.

Student Aid Package — The term commonly employed to denote the various types of aid any one student received to meet his or her financial need. The package generally includes a grant, a loan, and employment opportunities to make up the total amount of assistance granted.

Student Award Letter — The official notice from the student aid director to the students advising them of the amount of financial assistance they will receive.

Student Budget — Expenses incurred by a student attending postsecondary institution. Expense items are tuition and fees, books, supplies, room and board, and miscellaneous expenses. Each institution develops a budget for each category of student (dependent, independent, married, etc.) based on the above factors.

Tuition Waiver — The exemption from payment for enrollment in a postsecondary educational institution due to certain conditions such as faculty children, non-resident students, demonstrated need or academic potential. The institution is generally reimbursed by a source other than the student, parents or guardians of the student.

APPENDIX F

ACADEMIC, TRAINING AND CAREER GOALS
SUGGESTED PROCEDURES AND FORM

CONDITIONS OF THE ACADEMIC, TECHNICAL TRAINING, AND CAREER COURSE

1. The student must sign a written contract of the specific academic training or career goal selected.
2. It must be recognized by all parties concerned the contract is a tool of instruction only.
3. The teacher will provide adequate information to the student to enable him or her to select a goal which will be within his or her abilities, needs, and interests.
4. There will be close supervision and counseling provided to the student which will be in keeping with the learning experiences which are taking place.
5. The student will present a written statement outlining the criteria by which the goal is selected.
6. The student must include a written outline of the procedures and activities he or she plans to pursue to reach the goal.
7. There will be continuous evaluation of the accomplishments of the student.
8. Resource people from the academic, technical-training schools, and employment fields will be invited to speak to the students throughout the course.
9. Active participation and the support of the entire classroom is required.
10. There will be a valid evaluation system to measure if the goal is being met.
11. At least two (2) weeks of the semester will be devoted to learning about student aid programs at the various postsecondary educational institutions.
12. Parents will be encouraged to participate, and react to the student's selected goal.

ACADEMIC, TECHNICAL TRAINING, OR CAREER CONTRACT

I _____, select the following

academic technical training employment goal. I plan to

(circle one of the above)

enroll apply for employment in the specific area of _____

(circle one of the above) (name of specific

_____ at _____

(type of employment or academic/training course) (name of employ-

_____

ing company or postsecondary education institution.)

_____ _____

(date) mo. day year Signature of Student

_____

Signature of Teacher

EXPECTED ACTIVITIES PURSUED TO OBTAIN GOAL CHOICE

1. Specific qualifications required by my goal.

   1. _____
   2. _____
   3. _____
   4. _____
   5. _____

2. Qualifications I already have to meet those required.

   1. _____
   2. _____
   3. _____
   4. _____

3. What I must do to become qualified. (Give number of years, months or weeks for each activity.)

   1. _____
   2. _____
   3. _____
   4. _____

4. The expected cost, if any, to me and/or my family for completing the goal or goal preparation.

   $_____ per year month week for a total cost
   (circle one)
   of $_____.

5. Sources of written information I will use to learn more about my goal.

   1. _____
   2. _____
   3. _____
   4. _____

6. Persons I will contact to learn more about my goal.

   1. _____
   2. _____
   3. _____
   4. _____

7. Why I chose the specific goal.

   1. _____
   2. _____
   3. _____
   4. _____

8. As a result of your goal selection tell what opportunities you think will be available to you.

After 4 years, I will be a _____

and qualified to do (or be) _____

_____

_____

_____

_____

_____ _____

Month day year Name of Student

ATC Consulting Agency

Certificate of Achievement

This is to Certify that

_____

Name of Student

Has successfully fulfilled his contract
and has achieved his selected goal in the
Academic, Training and Career Goals Class

Presented This *Day of 19*

_____ _____

Principal *Teacher*